To: E-Cluster Examiners

From: EIC Staff

Subject: Software Patent Institute (SPI) Database Evaluation

The EIC staff is in the process of evaluating the Software Patent Institute's Database of Software Technologies for the E-Cluster Directors.

The attached search was done in the SPI database. In order to determine if you found any of the items to be of use, we are asking you to MARK in RED (asterisks or circle the cite) any hit you found useful as a reference for this case or any other in your docket, if you are planning to use it in your personal digest, or if you plan to use it for any other informational purpose.

Please leave the results in the file wrapper and we will have them checked after you have written your office action.

Thank for your assistance.

Search 6, 2 Records, 20 Search Term Occurences						
4 SAME 5 SAME 1						
Matter Code:5-172						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
ALL	[None]	On	1	5	Database	ADJ
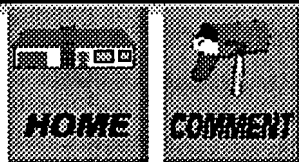
These SPI Pages are a continuous improvement effort. This page was last revised 9/29/95.

Detailed Search History

Search 1, 10899 Records, 27719 Search Term Occurences						
((CHECK) OR (CHECQUE)) OR ((FINANCIAL) ADJ (INSTRUMENT))						
Matter Code:5-172						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
TX, TI, KWRD	[None]	On	1	5	Database	ADJ

Search 2, 2917 Records, 7304 Search Term Occurences						
(((ENDORS$) OR (INDORS$)) OR (SIGN)) OR (SIGNING)						
Matter Code:5-138						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
TX, TI, KWRD	[None]	On	1	5	Database	ADJ

Search 3, 15052 Records, 31170 Search Term Occurences						
((ELECTRONIC$) OR (AUTOMATIC$)) OR (DIGITAL$)						
Matter Code:5-172						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
TX, TI, KWRD	[None]	On	1	5	Database	ADJ

Search 4, 123 Records, 380 Search Term Occurences						
2 WITH 3						
Matter Code:5-172						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
ALL	[None]	On	1	5	Database	ADJ

Search 5, 787 Records, 3243 Search Term Occurences						
((RECIPIENT) OR (PAYEE)) OR ((THIRD) ADJ (PARTY))						
Matter Code:5-172						
Fields	Date:	Plurals	Adj Level	Near Level	Universe	Default Operator
TX, TI, KWRD	[None]	On	1	5	Database	ADJ

View Query Results

For search 4 SAME 5 SAME 1 there were 20 occurrences in 2 records. The records appear in relevance order.

To use a different search query, use this button:

Choose the method to display record fields below. To change the range of displayed records, modify the range in the **Displayed Record Range** boxes. To see specific records in more or less detail, tag them in the record display. When ready, click **Execute**. A range change overrides selecting tagged records. To untag **all** records and reset options settings, click **Reset All Tags and Options**.

Show Tagged Records Using:	Displayed Record Range	
REFlist Display Defaults	From	To
Detailed Display Defaults		
Custom Chosen Fields		

Turn Visit Table Off
The table below indicates which of the 2 records have been visited. The table entry color and position indicates how it was visited.
Legend:
● = Record seen with **REFlist** Defaults

● = Record seen with **Detailed Display** Defaults

● = Record seen with a **Custom Chosen Fields**

Records 1 - 20	● ●

Record 1

Serial number DDJ0592.0007

Tag Record 1	
Field Name	**Contents of Record 1**
Size of Record	42286 total bytes in record, 41994 in TX field

Publication Date	May, 1992
Title	UNTANGLING PUBLIC-KEY CRYPTOGRAPHY (The key to secure communications)
Copyright Notices:	This record is from the SPI Database of Software Technologies, Copyright © 1995 Software Patent Institute. Dr. Dobbs Journal © Miller Freeman, Inc. All rights reserved
Reference (pointer to work)	UNTANGLING PUBLIC-KEY CRYPTOGRAPHY. Dr. Dobbs Journal, May, 1992.
Text, occurrence 1	
Text, occurrence 2	How does PKC address the problem of key distribution and key management? Well, if Alice and Bob want to set up a secure communications channel using DES, they both need the same key. Alice could choose one at random, but she still has to get it to Bob. She could hand it to him sometime beforehand, but that requires foresight. She could send it to him via registered mail, but that takes time and is no real guarantee of security. With PKC, there is no problem. Without prior arrangements, they can both have the same DES key, and no adversary listening in on the communications channel has anything except a public key, an encrypted DES key, and a day's worth of DES-encrypted traffic.
Text, occurrence 3	Protocols and Applications
Text, occurrence 4	PKC has implications far beyond simple data encryption. It allows people to do things securely over computer networks that are impossible any other way. In this section, I'll discuss applications such as password protection, **digital** signatures, and simultaneous contract **signing.** Other applications might include fair coin tosses, mental poker, and bit commitment. Password Protection. Conventional password protection schemes, where the host computer stores the password in encrypted form, have serious security problems. For one, when the user types his password into the system, anyone who has access to his data path can read it. He might be accessing his computer through a convoluted transmission path that passes through four industrial competitors, three foreign countries, and two forward-thinking universities, any one of which can look at his login sequence as it passes through its machine. Two, anyone with access to the processor memory of the system can see the password before the system encrypts and compare it with the encrypted password in the password file.
Text, occurrence 5	PKC solves the problem by allowing the host computer to keep a file of every user's public key; each user keeps his own private key. This private key is both long and nonmnemonic, and will probably be processed automatically by the user's hardware or communications software. This requires an intelligent and "trusted" terminal, but neither the host nor the communications path needs to be secure. When logging in, the host sends the user some random string. The user encrypts the string with his private key and sends it back to the host.

Text, occurrence 6	The host then decrypts the message using the user's public key. If the decrypted string matches what the host sent the user in the first place, the computer allows the user access to the system. No one else has access to the user's private key, so no one else can impersonate the user. And more importantly, the user never sends his private key over the transmission line to the host. No one listening in on the interaction can get any information that would enable him to deduce the private key and impersonate the user.
Text, occurrence 7	**Digital** Signatures. One of the properties of PKC is that either key can be used for encryption. Encrypt a document using your private key, and you have a secure **digital** signature. Anyone with the public key can decrypt the document, so anyone can read it. Only you have access to your private key, so no one else could have signed it. And finally, any modification to the encrypted document will produce gibberish when decrypted, so no one can modify the signed document. In reality, the problem with this protocol is that it will take a lot of time to generate a PKC **digital** signature on an entire document. It is easier to hash the document using a one-way hash function (MD5, as described in the September 1991 DDJ, for example), producing a small fingerprint, and then **sign** the fingerprint with a private key.
Text, occurrence 8	Improved Key Exchange. Implementing digital signatures during a DES-key exchange protocol circumvents a potential security problem. What if an adversary sits in the middle of the communications channel and sends data to and receives data from both Alice and Bob? He could pretend to be Alice and send Bob a different DES key. Bob's public key is public, so he would have no trouble getting it. Bob, who would be fooled, would complete the protocol and then encrypt all of his data using this different key and then send it back to "Alice." The adversary would then be able to read all of the data Bob sent. And then on the other end, the adversary could send Alice a different public key in which to encrypt the DES key. Alice, who would also be fooled, would encrypt the DES key such that the adversary could read it. Now the adversary could read all of Alice's data as well. If the adversary were fast enough, he could decrypt Bob's data and then reencrypt it for Alice, and then decrypt Alice's data and then reencrypt it for Bob. The two of them would have no idea that someone sitting between them was reading all of their supposedly secure data.
Text, occurrence 9	

Text, occurrence 10	Improved Key Exchange. Implementing digital signatures during a DES-key exchange protocol circumvents a potential security problem. What if an adversary sits in the middle of the communications channel and sends data to and receives data from both Alice and Bob? He could pretend to be Alice and send Bob a different DES key. Bob's public key is public, so he would have no trouble getting it. Bob, who would be fooled, would complete the protocol and then encrypt all of his data using this different key and then send it back to "Alice." The adversary would then be able to read all of the data Bob sent. And then on the other end, the adversary could send Alice a different public key in which to encrypt the DES key. Alice, who would also be fooled, would encrypt the DES key such that the adversary could read it. Now the adversary could read all of Alice's data as well. If the adversary were fast enough, he could decrypt Bob's data and then reencrypt it for Alice, and then decrypt Alice's data and then reencrypt it for Bob. The two of them would have no idea that someone sitting between them was reading all of their supposedly secure data.
Text, occurrence 11	With **digital** signatures, a central trusted authority can **sign** both Alice's and Bob's public keys. The signed keys would include a signed certification of who they belonged to. Now both know that the public key they received over the communications link (or downloaded from a central BBS) actually belongs to the other person. The DES key exchange can then proceed. Finally, to ensure that Alice and Bob are not impostors, both Alice and Bob initiate the challenge and reply protocol in the password protection example. If both protocols are successfully completed, each knows that the person they are communicating with is actually the other person.
Text, occurrence 12	Fair Coin Tosses. Using PKC, Alice and Bob can flip a coin over some communications media, even if they don't trust each other; see Figure 1. The p rotocol, which assumes that the PKC algorithm commutes, is as follows:
Text, occurrence 13	1. Alice and Bob both generate a public/private key pair.
Text, occurrence 14	
Text, occurrence 15	Figure 1: Fair coin tosses using PKC
Text, occurrence 16	This protocol is self-enforcing. Either party can immediately detect cheating on the part of the other party, and no trusted third-party is required to participate in either the actual protocol or any adjudication after the protocol has been completed. To see how this works, let's try to cheat.

Text, occurrence 17	If Alice wanted to cheat and force heads, she has three potential ways of affecting the outcome. One, she could encrypt two "heads" messages in step #2. Bob would discover this when Alice revealed her key pair at step #7. Two, she could incorrectly decrypt the message in step #4. However, she could not figure out how to decrypt the message to force another message, only gibberish. Bob would discover this in step #5. Three, she could lie about the validity of the message in step #6. Bob would discover this also in step #7, when Alice could not prove that the message was not valid. Of course, Alice could refuse to participate in the protocol at any step, at which point Alice's attempted deception would be immediately obvious to Bob.
Text, occurrence 18	If Bob wanted to cheat and force tails, his options are just as poor. He could incorrectly encrypt a message at step #3, but Alice would discover this when she looked at the final message at step #6. He could improperly perform step #5, but this would also result in gibberish, which Alice would discover at step #6. He could claim that he could not properly perform step #5 because of some cheating on the part of Alice, but this form of cheating would be discovered at step #7. Finally, he could send a tails message to Alice at step #5 regardless of the message he decrypted, but Alice would immediately be able to check the message for authenticity at step #6.
Text, occurrence 19	Mental Poker. A similar protocol allows Alice and Bob to play poker with each other. Instead of Alice making and encrypting two messages. one for heads and one for tails, she makes 52 messages, one for each card in the deck. Bob chooses five messages at random, encrypts them with his public key, and then sends them back to Alice. Alice decrypts the messages and sends them back to Bob, who decrypts them to determine his hand. He then sends five more messages to Alice, who decrypts them to determine her hand. During the game, additional cards can be dealt to either player by repeating the same procedure. At the end of the game. Alice and Bob both reveal their key pairs so that both can be assured that the other did not cheat.
Text, occurrence 20	Alice is sure to send him a nonsense bit to a key he has already received, and he will immediately know that Alice is trying to deceive him.
Text, occurrence 21	Maybe Alice will just go along with step #8 until she has enough bits of the keys to break the DES messages, and then stop transmitting bits. DES has a 56-bit-long key. If she receives 40 of the bits, she only has to try 65,536 keys in order to read the message--certainly within the realm of a computer. But Bob will have exactly the same number of bits of her keys (or one less bit at the most), so he can do the same thing. Alice has no real choice but to continue the protocol.

|	
Text, occurrence 22	Certified Mail. The same simultaneous oblivious transfer protocol used for contract signing could also be used for computer certified mail. Alice sends Bob the decryption key for some document, which she does not want to release unless Bob sends her some message indicating receipt. Bob, on the other hand, does not want to give Alice a receipt without getting the document. Oblivious transfer can solve this problem without having to resort to a trusted **third party** to enforce the protocol.
Text, occurrence 23	Algorithms
Text, occurrence 24	There are a number of approaches to implementing PKC, some of which I'll describe in this section. However, I'll play fast and loose with complexity theory, but only in the interest of comprehensibility. For those of you who want the whole story, **check** the references. For everyone else, if the newspapers ever report that P = NP, ignore most of this section.
Text, occurrence 25	MerkLe-Hellman Knapsacks. The knapsack problem was one of the first proposed candidates for a public-key algorithm. The problem is simply stated: Given a list of different weights and the total weight of a closed knapsack, determine which particular weights are in the knapsack. For example, the list of different weights might be (9, 13, 15, 16, 18). If the total weight of the knapsack is 43, then the weights in the knapsack would be (9, 16, 18). In general, this problem cannot be solved except by brute force analysis. However, a certain subclass of the problem can be solved easily. Called "superincreasing knapsacks," they are knapsack problems where the list of different weights are such that each weight is greater than the sum of all previous weights: for example (1, 3, 6, 12, 25). Ralph Merkle and Martin Hellman designed a public-key algorithm around a method of transforming a superincreasing knapsack problem, which is easy to solve, into a conventional knapsack problem, which is hard to solve. The public key uses the conventional knapsack problem, and the private key uses the transformation method. This protocol has been broken.
Text, occurrence 26	
Text, occurrence 27	This test will fail to accurately determine if a number is either prime or composite 1 in 2[100] tries, or about 1 in 10[30]. If for some reason you need more confidence that the number is prime, choose a larger number of random numbers to test against. On the other hand, if you consider that the odds of the number being composite are less than the odds of you getting killed the next time you drive your car, you might not worry about it so much.

Text, occurrence 28	It is conjectured that the security of RSA depends wholly on the problem of factoring large numbers. Certainly that is the most obvious means of attack. Any adversary will have the public key, c, and the modulo, n. In order to find the decryption key, d, he has to factor n. Right now the best factoring algorithms take on the order of $O(e[sqrt(\ln n*\ln(\ln n))])$ steps to solve. If n is a 200-bit number, factoring will take on the order $2.7*10[11]$ steps; for a 664-bit (200-digit) n, on the order or $1.2*10[23]$ steps. Assuming a computer can perform a million steps per second (a generous assumption, considering some of the steps include long division with these monster numbers), it will take $3.8* 10[9]$ years to factor a 664-bit number. If someone discovers a faster factoring algorithm or if someone finds another way to break RSA, then the whole scheme will fall apart. However, people have been working on factoring algorithms since the invention of mathematics, and it is unlikely that any such algorithms are waiting to be discovered. Even if computing power increased a million-fold, factoring a 664-bit number will still take almost four thousand years. If you need more security, increase the length of n by a couple dozen bits.
Text, occurrence 29	El Gamal. A variant of the El Gamal public-key algorithm has been proposed as a **digital** signature standard. (See "Public-Key Cryptography Meets the Real World.") To generate a key pair, first choose a prime p, and q = a prime divisor of p-1. Compute $g = h[(p-1)/q] \mod p$, where h is any integer $0<h<p$ such that $h[(p-1)/q] \mod p>1$. The three numbers, p, q, and g are public, and can be common to an entire group of users. The private key, x, is a random integer less than q. The public key, y, is $g[x] \mod p$.
Text, occurrence 30	To **sign** a message m, first generate a random integer, k, less than q. This integer must be different for each different signature. The **digital** signature consists of two numbers: $r = (g[k] \mod p) \mod q$, and $s = (k[-1](m+xr))\cdot \mod q$. In reality, m will more likely be the hash of a much longer message.
Text, occurrence 31	To verify a signature, compute $v = ((g[(m(s-1 \mod q) \mod q)]*y[(r(s-1 \mod q) \mod 1)]) \mod p) \mod q$. If $v = r$, then the signature is verified. Enough math for today; **check** the references if you need proof that this works.

Record 2

Serial number DDJ1488.0003

Tag Record 2	
Field Name	**Contents of Record 2**
Size of Record	26516 total bytes in record, 26214 in TX field
Publication Date	1988
Title	A MAC PROGRAMMER'S RESOURCE KIT

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Reference (pointer to work)	Randall P. Sutherland. A MAC PROGRAMMER'S RESOURCE KIT. Dr. Dobbs Journal, SUMMER 1988 - MACINTOSH SPECIAL, 1988.
Text, occurrence 1	You will also receive Technical Notes, which provide details of recent changes to the Macintosh operating system. Apple also holds topical conferences for developers; both technical and marketing people who have attended those held in the past have found the conferences very useful.
Text, occurrence 2	It's particularly important that you **sign** up for the AppleLink **electronic-mail** network, which makes communicating with almost everyone at Apple very easy. There are quite a few people who, though notorious for playing telephone tag for weeks, will respond promptly if you send them an AppleLink e-mail message. AppleLink costs more than some other networks--there's a minimum fee of $25 per month.
Text, occurrence 3	Their mission has been to go to companies and encourage the development of software and hardware products for all Apple's computers. Each evangelist has an area of specialization, such as business software or K-12 educational software. The evangelists act as advocates for **third parties** within Apple. They are also responsible for sending developers early versions of Apple's upcoming products.
Text, occurrence 4	Finally, there is the third-party marketing group at Apple. It's also easy to port well-written Unix or MS-DOS utilities over to MPW because there are standard input/output libraries for both C and Pascal. The linker allows the use of Pascal, C, and assembly language in a single application.
Text, occurrence 5	There are several **third parties** that offer Modula-2 and Fortran compilers that run under MPW. MPW's disadvantage is speed; it is noticeably slower than the Lightspeed products.
Text, occurrence 6	There are several additional vendors of C and Pascal: Manx Software, Borland International, TML Systems, and Consulair number among them.
Text, occurrence 7	Because it's window-based, you can look at several different things (registers, code, data areas, and so on) simultaneously. There are some capabilities beyond MacsBug, including the ability to extend it by writing a user area. It also supports trap discipline, which is a series of patches installed in front of system calls to **check** for common errors, such as invalid handles (pointers to pointers), invalid strings, and so on. The latest version (2.8) runs on a Macintosh II but does not understand the 68020 specific, 68881 FPU, and 68851 PMMU instruction sets. The Debugger, from Jasik Designs, is the latest debugger for the Macintosh.
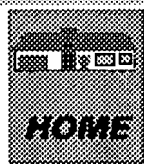
This page was last revised 12/26/95.

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

SEARCH REQUEST FORM

Requestor's
Name: _E. Yount_   Serial
Number: _08/507,856_

Date: _5-30-96_   Phone: _306-2406_   Art Unit: _2411_

Search Topic:
Please write a detailed statement of search topic. Describe specifically as possible the subject matter to be searched. Define any terms
that may have a special meaning. Give examples or relevant citations, authors keywords, etc., if known. For sequences, please attach
a copy of the sequence. You may include a copy of the broadest and/or most relevant claim(s).

A check clearing system in which the payee endorses
the check, both on its own behalf and on behalf
of the payee's bank (or any endorsement on behalf of
another party would be useful)

(1) check or cheque or financial instrument or bond or note

(2) endors?

You might also look @ automatic or electronic endorsement

Notes

1) Claim attached
2) priority date   11-22-93
3) Inventor :   Terry L. Geer

STAFF USE ONLY

Date completed:
Searcher: _E. Lytton, 308-7793_

Terminal time: _0188_
Prep/Close
Elapsed time: _35_

CPU time: _____

Total time: _223_

Number of Searches: _1_

Number of Databases: _93_

Search Site		Vendors	
_____ STIC		_____ IG Suite	
_____ CM-1		_____ STN	
___✓___ Pre-S EIC		___✓___ Dialog	
Type of Search		_____ APS	
_____ N.A. Sequence		_____ Geninfo	
_____ A.A. Sequence		_____ SDC	
_____ Structure		_____ DARC/Questel	
___✓___ Bibliographic		___✓___ Other SPI TXT	

... New Jersey law firm that represented another party in a lawsuit against
the fund.
    The *****check***** was given to the union's lawyer to be used as
payment in settlement of...

... received any of the proceeds. Instead, the union's lawyer forged the
endorsement of the *****payee*****'s name, deposited the *****check***** in
his account at Chemical Bank, and then withdrew the proceeds. He was
subsequently found dead from a bullet wound in his head.
    Meanwhile, Chemical forwarded the *****check***** to Manufacturers
Hanover Trust Co., which debited the funds from the union's welfare fund

  6/3,KWIC/34   (Item 14 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0025450
Southeast Bank Launches Home Banking Program
American Banker - March 5, 1984, Monday; Pg. 1
WORD COUNT: 761

BYLINE:
By DAVID O. TYSON

TEXT:
...paying, 60 days in advance if the customer wishes.
    Payments are made either by automated *****clearing***** house or by the
bank issuing a *****check***** to any *****payee***** the user designates.
    The system is up seven days a week, 24 hours a day...

  6/3,KWIC/35   (Item 15 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0015818
American Banker - April 7, 1983, Thursday; Pg. 4
WORD COUNT: 473

BYLINE:
By CHARLES G. DALEY

TEXT:
... controversy originated when Van Senus (payee) received payment from
Hassell Sales for auto parts supplied *****to***** Hassell by Van Senus.
Payment was in the form of checks drawn on various Michigan...

...claims against Michigan NB were based on (1) the bank was accountable on
all 16 *****checks***** because of the bank's failure to meet its midnight
deadline for settlement and return...

... credit was not given by adjusting balances through the Federal Reserve
Bank, which acted as *****clearinghouse*****, precluding a determination
that the midnight cutoff was violated; (4) there was ample support for...

... of the items were microfilmed and, therefore, the payor bank was not
accountable to the *****payee***** on the grounds that the payor bank made
"final payment" by completing its process of posting the *****checks*****;

and (5) the *****payee*****'s motion for assessment against the payor bank of costs incurred by the ****payee**** in connection with the deposition of a witness should have been granted.

  6/3,KWIC/36   (Item 16 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0003987
page 4
American Banker - March 4, 1982, Thursday
WORD COUNT: 1,140

BYLINE:
By CHARLES G. DALEY

TEXT:
... it with a cash letter to the Federal Reserve Bank in Birmingham, which was a *****clearing***** house for both Peoples and Central banks. The Federal Reserve Bank made a provisional credit...

...as well as all the accounting functions of the Florence branch. On Sept. 21, the *****check***** was delivered to the Florence branch of Central Bank where it was determined that the ****payee****'s endorsement was a forgery and the credit balance in Ms. White's account was

  6/3,KWIC/37   (Item 17 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0003880
American Banker - March 3, 1982, Wednesday; Pg. 4
WORD COUNT: 1,140

BYLINE:
By CHARLES G. DALEY

TEXT:
... it with a cash letter to the Federal Reserve Bank in Birmingham, which was a *****clearing***** house for both Peoples and Central banks. The Federal Reserve Bank made a provisional credit...

...as well as all the accounting functions of the Florence branch. On Sept. 21, the *****check***** was delivered to the Florence branch of Central Bank where it was determined that the ****payee****'s endorsement was a forgery and the credit balance in Ms. White's account was...

  6/3,KWIC/38   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Information Source
(c) 1996 UMI. All rts. reserv.

00096716
Check-safekeeping format to reduce costs dramatically
Anonymous
Bank Operations Bulletin, v168 , p1,3
Jan 1989 DOCUMENT TYPE: Newsletter Article LANGUAGE: English
RECORD TYPE: Abstract

AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: The National Association for Check Safekeeping (NACS) has announced *****TRX*****, a new automated *****clearing***** house format for check safekeeping which will be tested by the Atlanta and the Minneapolis Federal Reserve Banks. By permitting a single ACH entry to include information for several truncated *****checks*****, the new format should reduce the costs for both the keepers and payers of truncated *****checks*****. TRX also offers increased flexibility, permitting banks to include information identifying a *****payee***** or detailing instructions to speed return items. The NACS is discussing credit union inclusion in...

6/3,KWIC/39   (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 1996 McGraw-Hill Co. Inc. All rts. reserv.

0300364
FINANCIAL PLANNER TO THE MASSES: Intuit's Quicken is computerizing
    millions of checkbooks
Business Week May 20, 1991; Pg 141; Number 3214
Journal Code: BW   ISSN: 0007-7135
Section Heading: Information Processing
Word Count: 761   *Full text available in Formats 5, 7 and 9*

BYLINE:
Evan I. Schwartz in Menlo Park, Calif.

TEXT:
...Checkfree Corp., Columbus, Ohio. With it, you just turn on your PC, type
in the *****check*****'s amount and the name of the *****payee*****--anyone
from your landlord to your phone company. CheckFree whisks the information
to the Federal Reserve's automated *****clearinghouse*****, an electronic
service linked to all U. S. consumer banks. No stamps or envelopes needed
...

6/3,KWIC/40   (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 1996 McGraw-Hill Co. Inc. All rts. reserv.

0088702
NOW ANYONE CAN TURN A PC INTO A CHECKBOOK
Business Week September 26, 1988; Pg 104H; Number 3071
Journal Code: BW   ISSN: 0007-7135
Section Heading: Information Processing
Word Count: 156   *Full text available in Formats 5, 7 and 9*

BYLINE:
EDITED BY JOHN J. KELLER

TEXT:
... the service. Here's how: Checkfree sends the payments along the Federal
Reserve's   automatic-*****clearinghouse*****   network,   which links the
computer facilities of U. S. banks nationwide.

    For a $9-a...

... to Checkfree's Columbus (Ohio) processing center, which in turn routes

the payment to the *****payee*****. But make sure you have enough money on
deposit. Checkfree transactions--like paper ****checks*****--can bounce.

 6/3,KWIC/41   (Item 1 from file: 746)
DIALOG(R)File 746:Time Publications
(c) 1996 Time Inc. All rts. reserv.

03891727
PRODUCTS TO WATCH
FORTUNE MAGAZINE (FOR) - July 13, 1992
By: ALISON SPROUT
Section: INNOVATION Page: 81
Word Count: 719

... other bills by touching the appropriate commands and entering the name
and address of the ****payee****; the money moves from your bank account
to his either through the Automated Clearing House network or in the form
of a ****check**** cut by Huntington. Smart Phone's cost: $20 per month
plus a $100 connection fee...

 6/3,KWIC/42   .   (Item 1 from file: 485)
DIALOG(R)File 485:Accounting and Tax Database
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00383030
            ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
Should You Outsource Your Payables?
Houser, David; Scanlan, Laura Anne
Journal of Cash Management v12 n6 PP: 66-70 Nov/Dec 1992
ISSN: 0731-1281 JRNL CODE: JCG
WORD COUNT: 1734 LINE COUNT: 158

Accounting and Tax Database_1971-1996/Jun W1
...TEXT: reducing security Or you might think, "We have enough trouble
paying our own bills; how ****could***** an outsider do it better?"

On the other hand, outsourcing payments could allow a treasury...

...and a payables file is created.

At this point, the file is sent to the *****check*****-printing operation
to create the checks and associated remittance data. The payments are
mailed, checks...

... mails them on the designated payment day. The bank can process
electronic payments, both automated ****clearing**** ****house****
(ACH) and wire transfers, in the same file, allowing a company to issue all
payments

 6/3,KWIC/43   (Item 2 from file: 485)
DIALOG(R)File 485:Accounting and Tax Database
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00264292
A Modest Proposal on Electronic Payments
Maier, Steven F.; Marks, Larry A.
Journal of Cash Management v9 n6 PP: 84-88 Nov/Dec 1989

ABSTRACT: Corporate-to-corporate   electronic funds transfer (EFT) has been
accepted   slowly.   The   paper *****check***** is part of a 2-step process:
the mailing of the *****check***** by the payor and the deposit by the
*****payee*****.   In an automated *****clearinghouse***** (ACH) credit
transfer, the payor, not the *****payee*****, must initiate the payment
into the payment system. This important difference creates some stumbling
blocks...

... system operators, the ACH credit is closer to a wire transfer than to a
paper *****check***** . By its very nature, it appears floatless, thus
requiring negotiations between trading partners on new...

... investment in a new payment mechanism, yet most of the benefits usually
accrue to the *****payee*****. One proposal is to use the most universally
accepted of the existing ACH formats, use...

 6/3,KWIC/44   (Item 3 from file: 485)
DIALOG(R)File 485:Accounting and Tax Database

00172722
Float: Who Benefits Most - The Payor or the Payee?
Mitchell, George
Credit Union Executive v25 n2   PP: 33   Summer 1985

ABSTRACT: Both employers (payors) and employees (*****payees*****) can use
the float inherent in the time it takes checks to be cleared.   However...

...employer saves the costs of preparing and delivering payroll checks. The
employer uses an automated *****clearing***** *****house***** (ACH) or a
corporate credit union network to deliver funds to the employee's credit

 6/3,KWIC/45   (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)

01887438
SAME-DAY SETTLEMENT AGREEMENT OPENS OPPORTUNITIES
CORPORATE EFT REPORT   May 19, 1993   V. 13   NO. 9
ISSN: 0272-0299   WORD COUNT: 1096
PUBLISHER: Phillips Business Information, Inc.

...burner.

It eventually resurfaced in an Association of Reserve City Bankers
proposition that requires all *****checks***** presented before 8:00 a. ...
unveiling of the Fed's final proposal, forged through months of
consultation and networking between *****clearing***** houses, reserve city
bankers, technical groups and Fed staff.   The National Association of
*****Clearing***** Houses (NOCH) also outlined proposed guidelines for
*****clearing***** *****houses***** and bank conduct under the new rule.

Look for an in-depth report on the...

 6/3,KWIC/46   (Item 2 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01877525
SAME-DAY SETTLEMENT AGREEMENT COULD START OPPORTUNITIES
Item Processing Report   May 13, 1993   V. 4   NO. 9
ISSN: 1048-5120   WORD COUNT: 1094
PUBLISHER: Phillips Business Information, Inc.

...burner.

It eventually resurfaced in an Association of Reserve City Bankers
proposition that requires all *****checks***** presented before 8:00 ...
unveiling of the Fed's final proposal, forged through months of
consultation and networking between *****clearing***** houses, reserve city
bankers, technical groups and Fed staff. The National Association of
*****Clearing***** Houses (NOCH) also outlined proposed guidelines for
*****clearing***** *****houses***** and bank conduct under the new rule.

Look for an in-depth report on the...

 6/3,KWIC/47   (Item 3 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01627398
MICHIGAN BELL LAUNCHES SCREEN PHONE TRIAL IN DETROIT AREA
Telephone Week   September 28, 1992   V. 9   NO. 39
WORD COUNT: 520
PUBLISHER: Capitol Publications, Inc.

...firms as Crate & Barrel.

For paying bills, US Order provides customers with a list of
*****payees***** and associated bar codes. To make a payment, a customer
scans a code, verifies the *****payee***** on-screen, then enters the
amount to be paid and the date it should be paid via the phone's keypad.
The system pays bills through the same automated *****clearinghouse*****
 system that processes banks' *****checks*****.

Ameritech and US Order already have done extensive market research on the
target audience in...

 6/3,KWIC/48   (Item 4 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01296713
WORK CONTINUES BEHIND THE SCENES FOR CHECKLESS SOCIETY'
Item Processing Report   December 12, 1991   V. 2   NO. 24
ISSN: 1048-5120   WORD COUNT: 633
PUBLISHER: PHILLIPS PUBLISHING, INC.

...000 share drafts.

When a payee presents the draft to his bank for payment, the *****payee*****'s bank encodes the amount of the item onto the draft's MICR line, microfilms...

... local clearing house then presents the draft to the Federal Reserve Bank's (Fed) Regional *****Check***** Processing Center (RCPC) for further presentment to a local RCPC. In turn, the local RCPC

6/3,KWIC/49   (Item 5 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

00908582
NORWAY'S BANK CLEARINGHOUSE IMPLEMENTS IMAGE TECHNOLOGY FOR REDUCED COSTS
     AND IMPROVED CUSTOMER SERVICE
Item Processing Report   September 27, 1990   V. 1   NO. 17
ISSN: 1048-5120   WORD COUNT: 716
PUBLISHER: PHILLIPS PUBLISHING, INC.

... in the image scenario is Norway's Bankenes Betalings Sentral A/S (BBS), the official *****clearinghouse***** for commercial and savings banks in that country.

BBS has realized several advantages through the...

...because the use of giros creates a unique workflow. A giro is similar to a *****check*****, but combines the debit and credit functions on a single document.   The giro lists the *****payee*****'s account number, name and address. Before taking the giro to his bank, the payer...

6/3,KWIC/50   (Item 6 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

00542601
BANKS AWAIT NEXT MONTH'S IMPLEMENTATION OF NEW FUNDS AVAILABILITY RULES
EFT REPORT   August 22, 1988   V. 11   NO. 17
ISSN: 0195-7287   WORD COUNT: 176
PUBLISHER: Phillips Publishing, Inc.

...depositors' access to their money.

The availability schedules pertain to: cash deposits, wire transfers, Treasury *****checks*****, automated clearing house (ACH) credit transfers, state/local government *****checks***** (if endorsed by the *****payee***** and deposited in the same state or *****check***** processing region as the *****payee*****'s account), postal money orders, Federal Reserve Board and Federal Home Loan Bank Board *****checks*****, cashier's *****checks*****, certi- fied *****checks*****, teller's *****checks*****, on-us *****checks***** (if deposited in a branch in the same state or *****check***** processing region), the first $100 of a day's deposits, Traveler's *****checks***** , and special deposit slips allowed in certain instances.

00533730
NEXT-DAY CONDITIONS
FINANCIAL SERVICES REPORT   June 01, 1988
ISSN: 0894-7260   WORD COUNT: 408
PUBLISHER: Phillips Publishing, Inc.

... must be made available the next day are cash deposits--both wire
transfers   and   automated   *****clearing*****   house   (ACH)   credit
transfers--and   certain   *****checks*****.   Those   are   treasury
*****checks*****,   postal   orders,   on-us *****checks*****, government
*****checks*****,   cashier's   *****checks*****,   and   certified
*****checks*****.

A *****check***** has to be made out to the *****payee***** who is
depositing funds in an account in order to receive next day availability.
An exception to this condition would apply to a *****check***** being
deposited in the same institution in which it was drawn.

Other conditions pertain to...

02258325   SUPPLIER NUMBER: 07637199   (USE FORMAT 7 OR 9 FOR FULL TEXT)
33 great ways to simplify your life.
Bodnar, Janet
Changing Times, v43, n6, p22(7)
June, 1989
CODEN: CNGTA   ISSN: 0009-143X   LANGUAGE: English   RECORD TYPE:
   Fulltext
WORD COUNT: 2753   LINE COUNT: 00266

...   banking industry is planning a big marketing push this year,
according to the National Automated *****Clearing***** House Association.
For direct deposit of a social security check or any other regular
government...

...Ask your bank, s&l or credit union to transfer a specific amount from
your *****checking***** account to your savings account each month. LET
YOUR BANK PAY YOUR BILLS. Yes, you...

...own money, but your bank will automatically transfer it out of your
account into the *****payee*****'s account at the right time each month.
You make arrangements through the company you're paying-most often mortgage
companies, other lenders, insurance companies, health clubs and utilities-
*****by***** filling out a form and sending a voided personal
*****check*****. Or talk to your bank. Some will make the arrangements
themselves for bills, such as...

Abstract: In October 1984, the Banque de France started operating the
first   telecommunication-based   *****payment*****   *****system*****   in
France-SAGITTAIRE.   In   real-time,   SAGITTAIRE: receives, stores and
*****checks***** payment order messages; debits payer's and credits
*****payee***** 's 'SAGITTAIRE' accounts; generates and sends payment
notices to *****payees*****; provides various information and services to
all participants-for example, the 'net position' of their SAGITTAIRE
accounts. At the end of the SAGITTAIRE day, the system generates and sends
to all participants 'end of day' messages (final netting) and statements
for their SAGITTAIRE accounts. SAGITTAIRE brings a significant contribution
to the modernisation of the French banking environment. Having played a key
role in its conception and implementation, the Banque de France proves to
be a modern central bank, highly concerned with common interest services.
(0 Refs)
  Descriptors: bank data processing; banking
  Identifiers: Bank of France; SAGITTAIRE; Banque de France;
telecommunication-based *****payment***** *****system*****; payment notices
; final netting; statements
  Class Codes: D2050E (Banking)

File 275:IAC(SM) Computer Database(TM) 1983-1996/Jun 04
        (c) 1996 Info Access Co
File 148:IAC Trade & Industry Database 1976-1996/Jun 04
        (c) 1996 Info Access Co
File 625:American Banker Publications 1981-1996/Jun 04
        (c) 1996 American Banker
File 268:Banking Information Source 1981-1996/Jun W1
        (c) 1996 UMI
File 674:Computer News Fulltext 1989-1996/May W4
        (c) 1996 IDG Communications
File 624:McGraw-Hill Publications 1985-1996/May 30
        (c) 1996 McGraw-Hill Co. Inc
File 623:Business Week 1985-1996/May W2
        (c) 1996 The McGraw-Hill Companies Inc
File 746:Time Publications 1985-1996
        (c) 1996 Time Inc.
File 646:Consumer Reports 1982-1996/May.
        (c) 1996 Consumer Union
File 485:Accounting and Tax Database 1971-1996/Jun W1
        (c) 1996 UMI
File 636:IAC Newsletter DB(TM) 1987-1996/Jun 04
        (c) 1996 Information Access Co.
File 88:IAC BUSINESS A.R.T.S. 1976-1996/Jun W1
        (c) 1996 Information Access Co
File   9:Business & Industry(TM) Jul 1994-1996/Jun 04
        (c) 1996 Resp. DB Svcs.
File 12:IAC Industry Express (sm) 1995-1996/Jun 04
        (c) 1996 Info. Access Co.
File 15:ABI/INFORM(R) 1971-1996/Jun W1
        (c) 1996 UMI
File 16:IAC PROMT(R) 1972-1996/Jun 04
        (c) 1996 Information Access Co.
File 47:Magazine Database(TM) 1959-1996/Jun 04
        (c) 1996 INFORMATION ACCESS CO.
File 75:IAC Management Contents(R) 86-1996/Jun W1
        (c) 1996 Info Access Co

Set   Items   Description
S1   677217   FINANCIAL()INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE?
            ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2   1730   S1(N50)PAYEE? ?
S3   56150   CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-
            SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4   131   S2(N100)S3
S5   82   S4 NOT (PY>1993 OR PD=931122:960604)
S6   55   RD S5 (unique items)

 6/3,KWIC/1   (Item 1 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
(c) 1996 Info Access Co. All rts. reserv.

01501097   SUPPLIER NUMBER: 11663598   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Quicken 3.0. (Software Review) (Intuit Inc. checkbook management software)
  (Evaluation)
Waring, Becky
MacUser, v8, n2, p89(3)
Feb, 1992
DOCUMENT TYPE: Evaluation   ISSN: 0884-0997   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 913   LINE COUNT: 00073

...   is an electronic-payment option that uses modem transfer to send
transaction instructions to central *****clearinghouses*****. Checkfree
Corp. either sends a *****check***** for you on a requested date or
performs an electronic funds transfer if the *****payee***** is set up to
receive it. The service costs $9.95 a month for up...

...at $3.50 for 10.
     But despite the money you can save in postage and *****checks*****
(Quicken *****checks***** start at about 11 cents each, for a total of 40
cents per first-class...

 6/3,KWIC/2   (Item 2 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
(c) 1996 Info Access Co. All rts. reserv.

01137631   SUPPLIER NUMBER: 00652946
Should You Try Banking by Computer?
Bartimo, J.
Personal Computing, v9, n11, p61-63
Nov., 1985
ISSN: 0192-5490   LANGUAGE: ENGLISH   RECORD TYPE: ABSTRACT

...ABSTRACT: password, then begin transacting from a menu of items. Home
banking services also eliminates canceled *****checks***** and the time lag
between a *****payee***** receiving a *****check*****, the clearing house
processing the *****check*****, and the bank debiting the payer's account.
The American Bankers Association estimates 45,000...

 6/3,KWIC/3   (Item 1 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

06760177   SUPPLIER NUMBER: 14518050   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wachovia offers cash manager for firms wedded to checks. (Brief Article)
Hellauer, Brian
American Banker, v158, n216, p22(1)
Nov 10, 1993
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 429   LINE COUNT: 00035

...   of the Winston-Salem, N.C., bank's Treasury Services Group.
     Uses Electronic File
     Possible *****payees***** for the new service: vendor payments.
employee expense reimbursements, and health care claims payments.
     "It...

...Brown noted that most users are moving to the format endorsed by the
National Automated *****Clearing***** House Association and the American
National Standards Institute for electronic payments.
     The bank will then either print and mail checks or make the payment
via a wire transfer or *****clearing***** *****house***** transaction.
     Wachovia then provides full remittance information, which is
available in a variety of electronic

 6/3,KWIC/4   (Item 2 from file: 148)

06736222   SUPPLIER NUMBER: 14532441   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Capture remittance data to streamline receivables processing. (includes
 related articles)
Alexander, Mary
Corporate Cashflow Magazine, v14, n11, p27(3)
Oct, 1993
ISSN: 1040-0311   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1875   LINE COUNT: 00156

...   the recommended X12 format if the incoming payments are received
electronically via FedWire, the automated *****clearing***** house (ACH) or
a proprietary EDI network. It identifies the payer, *****payee***** and
amount paid, and it conveys remittance information, if available. Each
electronic payment and advice...

...and transmitted to the receiving party.
      The 823 is the recommended X12 format for reporting *****check*****
payments. Depending on keying instructions, this transaction can provide
the same information as the 820...

 6/3,KWIC/5   (Item 3 from file: 148)

06733308   SUPPLIER NUMBER: 14516395   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Chicago Clearing House eyes check-fraud weapon. (Brief Article)
Iida, Jeanne
American Banker, v158, n196, p18(1)
Oct 13, 1993
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 486   LINE COUNT: 00040

...   verification services, says that in the first year of that
agreement, the banks in the *****clearing***** house reduced their check
losses by $2 million and recovered another $2 million.
      In previous...

...loan writeoffs.
      Telecheck also issues an alert if it detect a kiting scheme.
      The Chicago *****Clearing***** House and the Midwest association
represent 500 financial institutions in northern and central Illinois. The
*****clearing***** *****house***** clears an average of 1.6 million checks
daily.

 6/3,KWIC/6   (Item 4 from file: 148)

06715360   SUPPLIER NUMBER: 14466035   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Check truncation and ACH trends. (automated clearing houses)
Masonson, Leslie N.
Healthcare Financial Management, v47, n7, p64(2)
July, 1993
ISSN: 0735-0732   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 985   LINE COUNT: 00079

...   organization involved in processing checks in a more rapid,
automated manner is the New York *****Clearing***** House Association. This
organization has developed the *****Clearing***** House Electronic
*****Check***** Clearing System (CHECCS), which began operation in the
first quarter of 1993 with the New...

...Clearing House Association's 11 member banks. The banks send the MICR
line to the *****payee***** bank well before the actual delivery of the
*****checks*****. The objective of CHECCS is to reduce the return item
process by one business day...

 6/3,KWIC/7   (Item 5 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database

06464493   SUPPLIER NUMBER: 13775844   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Big Michigan credit union offers electronic bill payment. (Dearborn Federal
  Credit Union) (Management Strategies: Using Information to Increase
  Profits)
Murphy, Patricia A.
American Banker, v158, n98, p6A(2)
May 24, 1993
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1122   LINE COUNT: 00090

...   said Thomas Moylan, vice president in charge of marketing for the
credit union.
        By offering *****CheckFree*****, Dearborn officials said they're
aiming to improve overall customer service and respond to customer...

...The consumer-oriented CheckFree service and Checkfree's corporate
collection service rely on the automated *****clearing***** house system
for moving transactions between the financial institutions of
*****payees***** and payers. Currently, the consumer service handles
monthly payments valued at more than $250 million...
...of those payments are electronic, said Mr. Sapienza. The remainder of
payments are made by *****checks***** issued by Checkfree on behalf of
payers.
        Other options for handling payments include a hybrid of
*****check***** and ACH transactions (where debits are initiated against a
user's account through the ACH...

 6/3,KWIC/8   (Item 6 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database

06440643   SUPPLIER NUMBER: 13791875   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Checks keep bouncing past elaborate safeguards.
Maietta, Vince
Business Journal - Serving Phoenix & the Valley of the Sun, v13, n20,
p20(1)
March 19, 1993
ISSN: 0895-1632   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1086   LINE COUNT: 00083

...   as their worst district for check losses," says Keyt.

Paul Finch, president of the Arizona *****Clearing***** House Association, which exchanges checks between banks, says there's little wonder about that. With...

...Inexpensive personal computers, high-resolution color laser printers and over-the-counter sales of blank *****checks***** for use in those printers have given crooks tools whose output sometimes can fool even *****check*****-fraud experts.

Finch says a local firm's outbound *****checks***** were stolen from the mail last year. One *****check***** worth $54,000 eventually surfaced: The *****payee***** line had been altered on a color laser printer.

"The consumer gets to pay the...

6/3,KWIC/9   (Item 7 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database

06197230   SUPPLIER NUMBER: 13398402   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Non-cash alternatives and money laundering; an American model for Canadian
   consumers' protection.
Samuel, Margaret
American Business Law Journal, 30, n2, 169-222
Sept, 1992
ISSN: 0002-7766   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 26511   LINE COUNT: 02096

...   Canada.
      (180) Bank clearings are items including checks that are presented for collection through a *****clearing***** house, an association of banks voluntarily formed to permit its members to exchange notes, drafts, and checks daily. Settlement is the "striking of balances among members" of a *****clearing***** house association. GLENN G. MUNN ET AL., ENCYCLOPEDIA OF BANKING & FINANCE (9th ed.) 75, 184...

...v. Bank of England, 1 All Eng. Rep. 385 (1985) (responsibility of presenting bank until *****check***** delivered to paying bank); National Slag v. Canadian Imperial Bank of Commerce, 140 D.L...
...Scotia v. Sharp, 6 W.W.R. 97 (B.C.C.A. 1975) (liability of *****payee*****).
      (182) Section 3-103(a)(7) defines "ordinary care" as the observance of reasonable commercial...

6/3,KWIC/10   (Item 8 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database

06186590   SUPPLIER NUMBER: 13234168   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial paper, bank deposits and collections, and other payment systems.
   (Uniform Commercial Code survey)
Ballen, Robert G.; Savage, Joseph P.; Veltri, Stephen C.
Business Lawyer, 47, n4, 1551-1569
August, 1992
ISSN: 0007-6899   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10252   LINE COUNT: 00800

...   District Court for the Southern District of New York held a bank liable for two *****checks***** it attempted to return for insufficient funds. A *****payee***** deposited two *****checks***** totalling

$214,372.50. The depository bank forwarded the items for collection to the New York Federal Reserve Bank which presented them through the New York *****Clearinghouse*****. The payor bank returned the ****checks**** within its midnight deadline but failed to stamp the ****checks***** "RETURNED UNPAID," marking the reason the checks were returned as required by the ****clearinghouse**** rules and Federal Reserve operating circulars. Instead, the payor wrote "Refer to Maker" on the...

...Bank received the items, it mistakenly sent them back to the payor bank through the ****clearinghouse**** instead of returning them to the depository bank. This time, when the payor bank returned...

 6/3,KWIC/11   (Item 9 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

06085962   SUPPLIER NUMBER: 12375951   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Smart phone. (new telephone) (Brief Article)
Sprout, Alison
Fortune, v126, n1, p81(1)
July 13, 1992
CODEN: FORTA   DOCUMENT TYPE: Brief Article   ISSN: 0015-8259
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 256   LINE COUNT: 00019

...   other bills by touching the appropriate commands and entering the name and address of the ****payee*****; the money moves from your bank account to his either through the Automated Clearing House network or in the form of a ****check**** cut by Huntington. Smart Phone's cost: $20 per month plus a $100 connection fee.

 6/3,KWIC/12   (Item 10 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

05921393   SUPPLIER NUMBER: 12650469   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Home banking - recurring fad or real frontier? (Technology)
Rogers, Dan
Bank Marketing, v24, n5, p38(2)
May, 1992
ISSN: 0888-3149   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1470   LINE COUNT: 00117

...   simply enters a date and an amount to pay a bill.
      Comerica doesn't limit ****payees**** to ACH merchants, and in fact, many merchants are not paid electronically. Many of these...

...small businesses who simply get a check and list in the mail. The processor generates ****payments**** on the dates instructed and ****settles**** with the bank immediately; sufficient time frames and procedures are in place to offset NSFs...

 6/3,KWIC/13   (Item 11 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

05558144   SUPPLIER NUMBER: 11591027   (USE FORMAT 7 OR 9 FOR FULL TEXT)

A primer on the settlement of payments in the United States. (includes
   related articles)
Juncker, George R.; Summers, Bruce J.; Young, Florence M.
Federal Reserve Bulletin, v77, n11, p847(12)
Nov, 1991
ISSN: 0014-9209   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 7131   LINE COUNT: 00576

...   that settlement may not occur as scheduled. When settlement occurs
at the same time the *****payment***** is made, however, settlement risk is
eliminated for the bank and its customer.
        THE WAY...

...cash (currency and coin). In cash transactions, an instantaneous
transfer of value occurs, and thus *****settlement***** and payment are
simultaneous. Cash is used to settle the largest number of transactions,
but...

...check by presenting the check to the bank upon which it is drawn so that
*****settlement***** can occur. Consequently, payment by check can   ...
truly occur until statutory deadlines governing the return of checks have
passed.(2)
        The automated *****clearinghouse***** (ACH) has been designed as a
low-cost substitute for paper payments; and, while still used primarily for
consumer payments, this mechanism is increasingly being used for
business-to-business *****payments*****. *****Settlement***** for ACH
*****payments***** occurs sometime after the payment is made, generally the
next day or even the second...help prevent the sudden market disruptions
that might otherwise occur with recasts or unwinds.
        Legal *****Basis***** for Netting
        Netting must have a sound legal basis for the settlement to be
certain...in a yen-dollar transaction, the yen leg must be settled in a yen
arrangement *****and the dollar leg in a dollar arrangement. The party
making the yen payment would be*****...

 6/3,KWIC/14   (Item 12 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

05490587   SUPPLIER NUMBER: 11327194   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Prodigy unveils nationwide automated bill payment service. (BillPay USA)
EFT Report, v14, n20, p7(2)
Sept 30, 1991
ISSN: 0195-7287   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 965   LINE COUNT: 00076

...   latest payments online and view or print the last six payments made
to any particular *****payee*****.
        Manny Hanny has total commitment to home banking
        Manufacturers Hanover Trust is providing the processing...

...six months.
        The electronic payments are sent by a variety of means, including the
automated *****clearing***** *****house***** (ACH), the MasterCard
remittance processing service and direct sends to financial institutions.
        Manny Hanny's...

 6/3,KWIC/15   (Item 13 from file: 148)

04913657   SUPPLIER NUMBER: 09228646   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lender liability: what you need to know. (column)
Borenkind, Sam
National Petroleum News, v82, n12, p72(1)
Nov, 1990
DOCUMENT TYPE: column   ISSN: 0149-5267   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1081   LINE COUNT: 00086

...   or an accord and satisfaction. The traditional common law rule was
that acceptance of a *****check***** explicitly tendered as full payment of
an unliquidated or disputed obligation discharged the obligation by...

...of the U.C.C., which abrogated the common-law rule by allowing an
endorsing *****payee***** to reserve rights against a payor of a
"conditional *****check*****," applies in tort cases where payment of
settlement proceeds is made by *****check*****.
     Some courts have focused on whether the defendant sent a cover letter
alerting the plaintiff of the language on the *****check*****, while other
courts have considered whether the language was in small print or on the
face of the *****check***** rather than on the back. Other courts have held
that the *****payee***** may reserve rights by asserting them in a separate
letter.
     Section 404 of the Federal...

 6/3,KWIC/16   (Item 14 from file: 148)

04816150   SUPPLIER NUMBER: 08914522   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The marriage factor. (estate and tax planning during marriage and divorce)
Stewart, C. Jean; Honath, Sandra
Best's Review - Life-Health Insurance Edition, v91, n5, p57(4)
Sept, 1990
ISSN: 0005-9706   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 2642   LINE COUNT: 00207

...   a divorce is critically important. Generally, alimony or
maintenance payments are considered income to the *****payee***** and
deductions to ...In order to qualify as alimony for tax purposes, payments
must be in cash (including *****checks***** and money order payable on
demand) and must be received by or on behalf of the *****payee***** spouse.
     Payments must be made "under a divorce or separation instrument,"
which is defined as...

 6/3,KWIC/17   (Item 15 from file: 148)

04780476   SUPPLIER NUMBER: 08716778   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Let's tame hostility to EFT debits. (electronic funds transfer)
Bielfeldt, Gerald R.
Corporate Cashflow Magazine, v11, n9, p37(3)
August, 1990
ISSN: 1040-0311   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT

...   process somewhat parallels the deposit process of the paper check world.
        When the initial 820 *****transaction***** is sent to the supplier, the payor company also should establish a record similar to...

...this would favor the payor with additional float and the payor would accept the latter *****settlement***** date and allow the payment to be made.
        This validation process has been recognized by...

...was authorized. A by-product of this procedure also will establish payment acknowledgement that the *****payee***** actually received the funds.
        None of these controls nor the payment acknowledgement exists in the EFT credit disbursement environment. Even the controls on the paper *****check***** cannot ensure that the designated *****payee***** actually received the funds as surely as the EFT debit process we have just described.
        A fraudulent endorsed *****check***** can be cashed easily so that the bank of first deposit is totally unaware of...

 6/3,KWIC/18   (Item 16 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

03883043   SUPPLIER NUMBER: 07433689   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Eight forecasts for U.S. banking. (futurist suggests cash money may become
   illegal in future)
Beckwith, Burnham P.
Futurist, v23, n2, p27(7)
March-April, 1989
CODEN: FUTUA   ISSN: 0016-3317   LANGUAGE: ENGLISH   RECORD TYPE:
   FULLTEXT
WORD COUNT: 4441   LINE COUNT: 00344

...   much greater division of labor among both machines and workers.
Finally, such centralized, one-office *****check***** clearing would
minimize the time required to clear a *****check***** and would eliminate
all losses due to bad *****checks*****.
        At present, a typical American bank *****check***** passes through
three or four different banks or *****clearinghouses***** before the
*****payee***** receives credit for it. Normally, a *****check***** on an
out-of-town bank passes through the *****payee*****'s bank, a regional
correspondent of that bank, a New York bank, a *****clearinghouse*****,
another New York bank, the regional correspondent of the payor's local
bank, and the...
...refuse to pay it for lack of funds. At every step, the amount of the
*****check***** must be debited to one bookkeeping account and credited to
another. Moreover, the check is...

 6/3,KWIC/19   (Item 17 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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03283131   SUPPLIER NUMBER: 05034514   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fla. cruise consolidator shuts down. (National Cruise Clearing House)

Blum, Ernest
Travel Weekly, v46, p1(2)
July 13, 1987
ISSN: 0041-2082   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 862   LINE COUNT: 00066

...   to reach Turner by phone again, she said, but continued to write
letters. National Cruise *****Clearing***** House apparently disconnected
its phones in late June.
       On June 1, she said, Turner wrote...

...Court for the Southern District of Florida turned up no filing for a
National Cruise *****Clearing***** *****House*****. No one at the company
could be reached for comment.
       Moreover, in bankruptcy filings, the...

 6/3,KWIC/20   (Item 18 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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02997494   SUPPLIER NUMBER: 04444543   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mellon Bank develops innovative cash management service.
PR Newswire, PG205
Oct 15, 1986
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 494   LINE COUNT: 00042

...   each transaction and places it into the most efficient payment
format accepted by the individual *****payee*****'s financial institution.
This can include both electronic corporate trade payments (CTPs) and
Automated Clearing House (ACH) credits, and paper *****checks*****. Paper
*****checks***** are only used if the *****payee*****'s financial
institution cannot receive ACH transactions.
       The advantage to a company comes in managing...

...to-computer transmission or Mellon's ACH micro module. Mellon matches
the payments against a *****payee***** master file and initiates each
payment based on the processing capabilities of the *****payee*****'s
financial institution.
       If the receiving financial institution can process CTPs, the payment
and remittance information is posted electronically to the *****payee*****
's account. When an Automated Clearing House (ACH) credit or
*****check***** is used, remittance detail is mailed or, for more timely
data, reported via "Telecash," Mellon...

 6/3,KWIC/21   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0140274
* Wachovia Offers Cash Manager For Firms Wedded to Checks
American Banker - November 10, 1993; Pg. 22; Vol. 158, No. 216
WORD COUNT: 406

BYLINE:
By BRIAN HELLAUER

TEXT:

...of the Winston-Salem, N.C., bank's Treasury
Services Group.
Uses Electronic File
    Possible *****payees***** for the new service: vendor payments,
employee expense
reimbursements, and health care claims payments.
    "It...

...Brown noted that most
users are moving to the format endorsed by the National Automated
*****Clearing*****
House Association and the American National Standards Institute for
electronic payments.
    The bank will then either print and mail checks or make the payment
via a wire transfer or *****clearing***** *****house***** transaction.
    Wachovia then provides full remittance information, which is available
in a variety of electronic...

 6/3,KWIC/22   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0139289
* SECURITY & CONTROLS: Chicago Clearing House Eyes Check-Fraud Weapon
American Banker - October 13, 1993; Pg. 18; Vol. 158, No. 196
WORD COUNT: 471

BYLINE:
By JEANNE IIDA

TEXT:
...clearing house members probably would
be given a discount on the service, which is provided *****by*****
 Telecheck
Services Inc., a unit of First Financial Management Corp., Atlanta.
    Banks typically use the...

... verification services, says that in the first year of that agreement,
the
banks in the *****clearing***** house reduced their check losses by $2
million and
recovered another $2 million.
    In previous...
...loan writeoffs.
    Telecheck also issues an alert if it detects a kiting scheme.
    The Chicago *****Clearing***** House and the Midwest association
represent 500
financial institutions in northern and central Illinois. The
*****clearing*****
*****house***** clears an average of 1.6 million checks daily.
    Barton Crockett contributed to this report.

 6/3,KWIC/23   (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0134948
CONSUMER BANKING: REMOTE DELIVERY - Big Michigan Credit Union Offers

Electronic Bill Payment
American Banker - May 24, 1993; Pg. 6A; Vol. 158, No. 98
WORD COUNT: 1,117

BYLINE:
BY PATRICIA A. MURPHY

TEXT:
...The consumer-oriented CheckFree service and Checkfree's corporate
collection service rely on the automated *****clearing***** house system
for moving
transactions between the financial institutions of *****payees***** and
payers.
Currently, the consumer service handles monthly payments valued at more
than $250 million... .

...of those payments are electronic, said
Mr. Sapienza. The remainder of payments are made by *****checks***** issued
by
Checkfree on behalf of payers.
    Other options for handling payments include a hybrid of *****check*****
 and ACH
transactions (where debits are initiated against a user's account through
the ACH...

 6/3,KWIC/24   (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0110105
Banks' Role: Helping Customers Plug In
American Banker - May 21, 1990; Pg. 16A; Vol. 155, No. 100
WORD COUNT: 842

BYLINE:
BY NED C. HILL, DANIEL M. FERGUSON, Special to the American Banker

TEXT:
...instructions for all its payments. The bank,
through a trading-partner table, determines how each *****payee***** is to
be paid
and how the remittance information is to be sent - *****check***** with
paper
remittance advice, automated *****clearinghouse***** with standard
formatted
remittance advice, wire with electronic mail remittance advice, and so on.
    Other...

 6/3,KWIC/25   (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0108705
* An Alternative to Check Handling: Western Union Unit to Test
 . Point-of-Sale Payments
American Banker - April 10, 1990; Pg. 3; Vol. 155, No. 69
WORD COUNT: 721

BYLINE:
By KAREN GULLO

TEXT:
...year," Mr.
White said. He has persistently criticized banks for failing to promote
the automated *****clearing***** house as a reliable and potentially cheaper
alternative to check payments. "The real issue is...

...paper versus
electronics, but establishing nonpaper movement."
    Mr. White said he has been promoting the *****check*****-conversion remittance
system for two years, realizing only recently that National Payments
Network "had the motivation to make it happen. They want to speed up
*****check*****
payments."
    The consultant said *****payee***** companies "need to be educated" about how
easily such a system can meet their needs...

 6/3,KWIC/26   (Item 6 from file: 625)

0100720
Princeton Telecom Addresses Problems of On-Line Bill Payment
American Banker - August 9, 1989; Pg. 7; Vol. 154, No. 154
WORD COUNT: 938

BYLINE:
By DAVID O. TYSON

TEXT:
...or other
bill from their account each month and transfer the money by the automated
*****clearing***** house system into the *****payee*****'s account.
   In video banking and telephone bill-payment services, Mr. Licciardello
said 40% of the *****checks***** sent to merchants go out according to the
*****check*****-and
list method, with a multiple list of the customer accounts the merchant is
to...

 6/3,KWIC/27   (Item 7 from file: 625)

0092958
TRW Sells Image Processing System to Norwegian Clearing House
American Banker - November 16, 1988; Pg. 9; Vol. 153, No. 224
WORD COUNT: 1,042

BYLINE:
By JEFFREY KUTLER

TEXT:
...major financial organizations in the United States, has sold

the technology to a bank-owned *****clearing***** house in Norway.
    Bankenes Betalingssentral A/S, Oslo, is the first European
organization to buy...

...Systems Inc. The
clearing organization, known as BBS, will use the TRW system to automate
*****its***** processing of giro transactions, or customer-initiated bill
payments.
    In a giro payment, the bill...

...sorts
paper checks and attaches them to deposit slips.
    Preauthorized bill payments through the automated *****clearing*****
*****house*****,
which are becoming increasingly popular in the United States, are a
paperless form of giro

 6/3,KWIC/28   (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0085191
How Banks Channel Payments Through Wholesale System: Economic and strategic
    implications from high-tech changes are shifting focus of competition
    among financial institutions
American Banker - November 24, 1987; Pg. 19; Vol. 152, No. 230
WORD COUNT: 3,056

TEXT:
...principal difference is that the issuer is an institution rather than an
individual.
    The electronic *****check***** system, a recent development in this
channel,
refers to payments through an automated *****clearinghouse***** (ACH). The
ACH
payment, which replaces the corporate paper *****check***** with an
individual as
the *****payee*****, is processed the same way as a retail ACH transaction.
    The corporate-to-corporate payment...

 6/3,KWIC/29   (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0060849
The "Ultimate" Lockbox Network to Debut in July
American Banker - April 20, 1987; Pg. 12; Vol. 152, No. 76
WORD COUNT: 683

BYLINE:
By JEFFREY KUTLER

TEXT:
...Centers, said. The savings can be passed
along to participating corporations.
    The system works this *****way:*****
    Consumers write checks as they do today but mail them in pre-addressed
envelopes bearing...

...58 hubs is forwarded to a
processing bank by overnight Express Mail.
    Because bill payers' *****checks***** do not stray far from their local
areas,
funds can be collected in the depository...
...point. Then the money is sent to each
payee's concentration account via the automated ****clearing****
****house*****.
    The regional bank processing centers record payment data
electronically and transmit it to the Nationwide

 6/3,KWIC/30   (Item 10 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0060775
Firm Says Its Lockbox Concept Will Overcome Clearing Delays
American Banker - April 15, 1987; Pg. 2; Vol. 152, No. 73
WORD COUNT: 1,536

BYLINE:
By JEFFREY KUTLER

TEXT:
...58 hubs is forwarded to a
processing bank by overnight Express Mail.
    Because bill payers' *****checks***** do not stray far from their local
areas,
funds can be collected in the depository...

...point. Then the money is sent to each
payee's concentration account via the automated ****clearing****
****house*****.
    The regional bank processing centers record payment data
electronically and transmit it to the Nationwide

 6/3,KWIC/31   (Item 11 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0059796
Products and Fakery
American Banker - March 6, 1987; Pg. 1; Vol. 152, No. 45
WORD COUNT: 2,099

BYLINE:
Martin Mayer; Mr. Mayer, author of "The Bankers" and "The Money Bazaars,"
is writing a book about markets.

TEXT:
...For smaller
corporate trade payments, the hope has been a complicated protocol in the
automated ****clearing***** house. For home banking customers, there has
been
nothing: typically, the bank offering the services...

...the

customer has sent through his modem and has a clerk write out a bank
*****check*****
and mail it to the *****payee***** . This is a fake product, and the advertising
presenting it as a Buck Rogers device...

6/3,KWIC/32   (Item 12 from file: 625)
DIALOG(R)File 625:American Banker Publications

0057361
Penn Security Makes Its Video Banking Accessible Via Any Clearing House
    Bank
American Banker - November 17, 1986; Pg. 46; Vol. 151, No. 226
WORD COUNT: 681

BYLINE:
By DAVID O. TYSON

TEXT:
...is pursuing small
businesses as customers, and it sees cash concentration possibilities in
the automated *****clearing***** house function.
    "Since we have a cash management system in home banking, this is a...

...going to be another enhancement for the small
business community," Mr. Trostel added.
    The automated *****clearing***** house feature, in which a customer directs
payments among his own accounts at different banks...
...and national.
    Merchants willing to accept Penn Security video banking payments also
can request automated *****clearing***** house payment. The other options are
maintaining their own accounts at Penn Security or receiving...

...institutions,
is believed to be only the second video banking vendor to offer an
automated *****clearing***** *****house***** feature. The first was
Harbinger Computer
Systems, Atlanta, which is the gateway and video banking...

6/3,KWIC/33   (Item 13 from file: 625)
DIALOG(R)File 625:American Banker Publications

0029189
American Banker - June 15, 1984, Friday; Pg. 4
WORD COUNT: 618

TEXT:
... of the union s lawyer. Thus, the lower courts held that Chemical (the
depository bank) *****was***** liable to the drawer (the union welfare
fund) for doing so contrary to the directions...

... the depository bank) was not liable to the drawer (the union welfare
fund) of the *****check***** for the loss occasioned when Chemical honored
the check with the forged endorsement of the...

File   2:INSPEC 1969-1996/Jun W1
          (c) 1996 Institution of Electrical Engineers
File   8:Ei Compendex*Plus(TM) 1970-1996/Jun W5
          (c) 1996 Engineering Info. Inc.
File 139:Econ. Lit. Index 1969-1996/Mar
          (c) 1996 American Economic Association
File   14:Mechanical Engineering Abs 1973-1996/Jun
          (c) 1996 Cambridge Sci Abs
File 233:Micrcomputer Abstracts(TM) 81-1996/May
          (c) 1996 Information Today,Inc
File   1:ERIC 1966-1996/May
          (c) format only 1996 Knight-Ridder Info
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File 109:Nuclear Sci. Abs. 1948-1976
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Set   Items   Description
S1   154480   FINANCIAL()INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE?
                   ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2   34   S1(N50)PAYEE? ?
S3   7355   CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-
                   SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4   1   S2(N100)S3
S5   1   S4 NOT (PY>1993 OR PD=931122:960604)

  5/5/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
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02716263   INSPEC Abstract Number: D86002070
 Title: Electronic payments at the crossroads (automated clearinghouses)
  Author(s): Stone, B.K.
  Journal: Economic Review Federal Reserve Bank of Atlanta   vol.71, no.3
p.20
  Publication Date: March 1986   Country of Publication: USA
  CODEN: ECRWDA ISSN: 0732-1813
  Language: English   Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Making a technological innovation like the automated *****clearinghouse***** (ACH) viable in the marketplace calls for capital investment and effective organizational infrastructure to support product development, life cycle pricing and market research. The difficulties of developing new technology-based products are particularly complex in the payment services business, which has its own unique problems. These include: the necessity of payor-*****payee***** concurrence in many situations to change from *****check***** to ACH payment; reliance for ACH sales on financial institution distributors that also sell *****check***** payments; and the general absence of for-profit businesses with equity capital within the many organisations that work cooperatively in the ACH system. (9 Refs)

Descriptors: banking

Identifiers: electronic payments; automated clearinghouse; capital investment; organizational infrastructure; product development; life cycle pricing; market research; payment services business

Class Codes: D2050E (Banking)

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File    2:INSPEC 1969-1996/Jun W1
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File    1:ERIC 1966-1996/May
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        (c) 1996 Cambridge Sci Abs
File 103:Energy SciTec 1974-1996/Apr B2
        (c)format only 1996 Knight-Ridder Info
File 109:Nuclear Sci. Abs. 1948-1976
        (c)format only 1995 Knight-Ridder Info
File 108:Aerospace Database 1962-1996/May
        (c) 1996 AIAA
File 239:MathSci(R) 1940-1996/Jun
        (c) 1996 American Mathematical Society
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File    7:Social SciSearch(R) 1972-1996/May W5
        (c) 1996 Inst for Sci Info
File   49:PAIS INT. 1976-1996/APR
        (c) 1996 Public Affairs Information Service


Set      Items    Description
S1      154480    FINANCIAL() INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE?
                  ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2          34    S1(N50)PAYEE? ?
S3        7355    CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-
                  SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4           1    S2(N100)S3
S5           1    S4 NOT (PY>1993 OR PD=931122:960604)
S6         150    PAYEE? ?
S7           0    (S1 AND S6 AND S3) NOT S4
S8        2632    PAYMENT()SYSTEM? ?
S9           3    S1 AND S6 AND S8
S10          1    S9 NOT (S4 OR PY>1993 OR PD=931122:960604)


  10/5/1      (Item 1 from file: 2)
DIALOG(R)File    2:INSPEC
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02558648    INSPEC Abstract Number: D86000083
  Title: SAGITTAIRE: a new *****payment***** *****system***** in France
  Author(s): De Seze, N.
```

-feeding rollers (50, 51) are vertically disposed on a shaft outwardly
of the end of the dispensing side of the dispensing hopper (2). A
stopper (60) adapted to vertically move to change its upper surface
(60a) to above or below the upper portion (21a) of the pay-out roller
(21) is disposed adjacent to the pay-out roller (21).
        Dwg.1/12
Derwent Class: Q36; T05;
Int Pat Class: B65H-003/06; B65H-083/00; G07D-009/00; G07D-013/00

 13/7/5   (Item 5 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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009467445 WPI Acc No: 93-160984/20
XRPX Acc No: N93-123548   *Image available*
    **Electronic bank account apparatus - has digitiser pad attached to
    base member to obtain information being written on check when placed
    on pad, and display to show current account details**
Patent Assignee: (AMTT) AT & T GLOBAL INFORMATION SOLUTIONS INT INC; (NATC
) NCR INT INC; (NATC) NCR CORP
Author (Inventor): AMES S J; KAPP M A
Number of Patents: 002
Number of Countries: 004
Patent Family:
    CC Number   Kind   Date   Week
    EP 542524   A1   930519   9320   (Basic)
    US 5233547   A   930803   9332

Priority Data (CC No Date): US 790040 (911112)
Applications (CC,No,Date): EP 92310291 (921111)
Language: English
EP and/or WO Cited Patents: DE 3113105; US 4623965; US 4910696
Designated States
 (Regional): DE; FR; GB
Abstract (Basic): EP 542524   A
        The apparatus includes a base member (22) having a digitiser (26)
    attached to the base and adapted to be placed in operative relationship
    to a **check** (66) when the **check** is being written to receive
    information as the **check** is written. The **check** is the top **check**
    of a **check** booklet (28) associated with the base member and the
    digitiser is hingedly connected to the base member.
        The bas also contains a microprocessor, a power supply and a
    smart card (34) reader/writer. The digitiser is enabled to be placed
    between the top **check** and the remainder of the **checks** in the
    booklet. A cover (24) is hingedly connected to the base and has a
    display screen (58) disposed on an inner surface.
        ADVANTAGE - Enables **check** register to be easily and accurately
    maintained.
        Dwg.2/5
Abstract (US): 9332 US 5233547 A
        The electronic chequebook includes upper and power parts which
    fold together when not in use. The lower part receives on its upper
    surface a booklet of cheques. A digitiser is hingedly connected or
    fixed to the remainder of the lower part, and operates as a keyboard in
    one mode when placed above the cheque booklet, and can be placed
    beneath the top cheque of the booklet and used in a second mode for
    inputting **signals** to the remainder of the device representing
    information written on the cheque.
        The lower part of the chequebook also includes other elements

including a microprocessor, a power supply and a smart card
reader/writer. The upper part includes a display screen upon which
chequeing account information appears during use of the electronic
chequebook.
   USE/ADVANTAGE - Provides maintenance of record of transactions in
account e.g. addition of deposits and subtraction of cheques drawn on
account and eliminates manual step of writing **payee** , account
information etc. on cheque register.
   Dwg.1/5b
Derwent Class: T01; T04; T05;
Int Pat Class: G06F-013/00; G06F-015/02; G06F-015/30

 13/7/6   (Item 6 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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004307920 WPI Acc No: 85-134798/22
Related WPI Accession(s): 85-110479
XRPX Acc No: N85-101298
   **Machine readable document for automatic processing e.g. in bank has
   areas coated with fluorescent or phosphorescent ink which is invisible
   in daylight but is luminescent in ultraviolet radiation**
Patent Assignee: (GREE/) GREENE E B
Author (Inventor): GREENE E B
Number of Patents: 010
Patent Family:

CC	Number	Kind	Date	Week	
WO	8502148	A	850523	8522	(Basic)
AU	8428636	A	850603	8535	
EP	162847	A	851204	8549	
US	4588211	A	860513	8622	
ES	8609774	A	861216.	8707	
US	4724309	A	880209	8809	
CA	1241037	A	880823	8838	
EP	162847	B	900822	9034	
DE	3483040	G	900927	9040	
IT	1199125	B	881230	9116	

Priority Data (CC No Date): US 598110 (840409); US 552859 (831117); US
   277015 (810624); US 861601 (860509)
Applications (CC,No,Date): WO 84US645 (840430); EP 84901918 (840430); ES
   548449 (851031)
Language: English
EP and/or WO Cited Patents: US 3088841; US 3108694; US 3282210; US 3315985;
   US 3718908; US 4089995; US 4157784; GB 2073661; 1.Jnl.REF; GB 1186253;
   US 3692298
Designated States
. (National): AU
 (Regional): AT; BE; CH; DE; FR; GB; LU; NL; SE; LI
Filing Details: EP0162847 Based on WO8502148 (1692MB); US4588211
   (+17.11.83 -US- 552859) (904MN)
Abstract (Basic): WO 8502148
   The fields (66,74,76,82) where a payer of a cheque (60) writes his
   signature, the native of the payment, the name of the **payee** and the
   amount of the payment, are all coated with a fluorescent or
   phosphorescent ink. In daylight the cheque appears to be conventional
   but when it is exposed to ultraviolet, the cheque appears to be black
   with the exception of the coated fields.
   Consequently, the data handwritten in those fields are in marked
contrast to the background. They can be detected and read by the

machine and converted to digital form. The preferred fluorescent ink provides peak emission at about 544 nanometres. A suitable phosphorescent ink is provided by zinc orthosilicate in a binder.

ADVANTAGE - Reliable location is achieved of handwritten data to be read by machine reader and type of data to be read is determined automatically by field position on cheque. This cuts down the normal sorting and handling required. @(26pp Dwg.No.3/5

Abstract (US): 8809 US 4724309

The processing method is for a document having printed indicia and at least one generally rectangular field area on one side to receive indicia on top of a coating within the rectangular field which is generally invisible to the unaided eye. The method involves applying a source of energy to the document including the background coating within the rectangular field area and highlighting the indicia received on top of the coating.

The document is scanned to locate the rectangular coated background field and only the indicia highlighted by the coating under the influence of the source of energy are read. A code within the rectangular field area is read to determine the character of the indicia within the rectangular field area. Digital information **signals** representative of only the indicia highlighted by the background coating within the rectangular field area are developed and the digital information **signals** representative of the indicia whtin the rectangular are restored.

ADVANTAGE - Variable data at unknown location on document can be reliably machine located. @(9pp)@ 8622 US 4588211

Image data obtained via ultraviolet scanner information **signals** and optically read recognition data relative to the ON-US **checks** only are cyclesorted onto storage media. At cycletime the accumulated files are re-entered to a random access memory and are sorted by account number sequence and by **check** sequence number within accounts.

The structured files are them merged with a master file and a history file to generate a statment file. A generator produces a statement containing at least the written **payee** and written numerical amount information which the maker may **check** against his cheque stubs. The statement also includes the maker's signature or other data from the cheque as desired.

ADVANTAGE - Allows accurate reading of handwritten information on document. @(10pp

Abstract (EP): 9034 EP 162847

A negotioable instrument (60) operable for automatic **bank** scanning and processing comprising a planar member (60) of generally rectangular configuration and having a width and height and **bank** identification information and an area (90) for receiving a date of making of the negotiable instrument on one side thereof, said planar member further having a first field area (66) on said one side for receiving indicia within said first field area (66) designating a maker of the neo negotiable instrument, a second field area (76) on said one side for receiving indicia within said second field area (76) designating a **payee** of the negotiable instrument, and a third area (82) on said one side for receiving a numeric amount of said negotiable instrument; further characterised in that said negotioable instrument comprises coating means (110) applied as a background upon said negotiable instrument (60) within at least one of said first, second and third field areas (66, 76, 82) said coating means (110) being substantially invisible to the human eye under normal lighting conditions and being operable for receiving indicia placed within said at leats one of said first, second and third field areas (66, 76, 82) and upon said coating means background, said coating means (110) being further operable for selectively permitting a scanner to read the said

at least one of said first, second and third field areas (66, 76, 82)
of the negotiable instrument and for optically rendering indicia placed
upon the coating means (110) background readable by a scanning
apparatus directing energy onto said negotiable instrument (60) wherein
information located within said at least one of said first, second and
third field areas (66, 76, 82) regardless of location on the negotiable
instrument (60), may be automatically detected, scanned and machine
read. @(14pp)@
Derwent Class: T05; T04; P76; R28; P85
Int Pat Class: B42D-015/00; G06K-009/82; G06K-007/10; D21H-005/00;
G09C-000/00

 13/7/7   (Item 7 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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004283601 WPI Acc No: 85-110479/18
Related WPI Accession(s): 85-134798
XRPX Acc No: N85-082932
    **Machine readable document e.g. cheque has three field areas receiving
    indicia designating maker,** payee **and numeric amount**
Patent Assignee: (GREE/) GREENE E B
Author (Inventor): GREENE E B
Number of Patents: 003
Patent Family:
    CC Number   Kind   Date   Week
    ZA 8403616   A   841030   8518   (Basic)
    ZA 8403616   A   841030   8514
    US 4634148   A   870106   8704
Priority Data (CC No Date): US 552859 (831117); US 598110 (840409); US
    277015 (810624)
Applications (CC,No,Date): ZA 843616 (840514)
Filing Details: US4634148 (24.6.81-US-277015) (1823YG)
Abstract (Basic): ZA 8403616
        A negotiable document suitable for automatic **bank** scanning and
    processing carries **bank** identification information as well as an area
    receiving a date of making out. A first field area receives indicia
    designating a maker of the document. A second field area receives
    indicia designating a **payee** . A third area receives a numeric amount.
        A background coating is applied within at least one of the field
    areas. This coating is invisible to the human eye under normal lighting
    conditions, but selectively permits a scanner to read at least one of
    the fields. It optically renders indicia when a scanning appts. directs
    energy onto the document so that information located within one of the
    fields may be automatically detected, scanned and machine read. The
    coating can comprise a fluorescent ink.
        ADVANTAGE - High vol. of document processing avoiding intensive
    labour. @(Provisional Basic advised week 85/14)@ @(28pp Dwg.No.1/5
Abstract (US): 8704 US 4634148
        The **check** is designed so that the maker's signature appears
    within a first horizontal band area and the written **payee** and the
    written numerical amount appear within a second and third horizontal
    band area on the **check** , respectively. Aligned with the band areas,
    and positioned between the border and edge of the **check** , are a pair
    of areas designed to trip the scanner. Once tripped, the scanner scans
    the preselected portions of the **check** , namely the two band areas.
        The image data obtained via the information **signals** from the
    scanner and the recognition data obtained via the recognition **signals**
    from the optical reader relative to the ON-US **checks** only are cycle

sorted onto the storage media. At cycle time, the accumulated files are
re-entered to a random access memory and sorted by account number on
sequence and cheque sequence number. The structured files are then
merged with a master file and history file to generate a statement
file.
 ADVANTAGE - Rapid processing of **bank** cheque and preparing of
account statement. @(7pp)@
Derwent Class: T04; T05; P43; R12; R28; P76
Int Pat Class: B07C-000/00; G01D-000/00; G06K-000/00; B42D-015/00

13/7/8   (Item 8 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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003381250 WPI Acc No: 82-N9285E/42
 **Cheque-issuing terminal for shopping compares customer signature with
 authorised signature automatically and prints transaction details on
 cheque**
Patent Assignee: (NATC) NCR CORP
Author (Inventor): HORST W R; HALE W J
Number of Patents: 007
Patent Family:

CC Number	Kind	Date	Week	
WO 8203485	A	821014	8242	(Basic)
EP 75006	A	830330	8314	
JP 58500498	W	830331	8319	
US 4385285	A	830524	8323	
CA 1170771	A	840710	8432	
EP 75006	B	890125	8904	
DE 3279402	G	890302	8910	

Priority Data (CC No Date): US 250370 (810402)
Applications (CC,No,Date): EP 82901283 (820329)
Language: English
EP and/or WO Cited Patents: US 3570756; US 3621720; US 3624357; US 3852571;
 US 3970992; US 4143357; US 4281313; US 4321672; US 3853571; GB 2035642;
 US 4053735
Designated States
 (National): JP
 (Regional): DE; FR; GB
Filing Details: EP0075006 Based on WO8203485
Abstract (Basic): A customer writes his cheque at the **bank** terminal and a
 transducer (50) acts with processing circuitry (272) to verify the
 pressure waveform generated as authentic. A customer data card is
 applied to a card reader allowing a personal identification number to
 be entered. A keyboard is actuated to enterthe amount for which the
 cheque is required. If the customer has adequate funds to meet the
 cheque, a display (38) is energised to instruct the customer to insert
 a **payee** code number, PCN, using the keyboard. This code is used by
 the terminal to print the **payee** 's name of the cheque.
 The cheque dispensed by the terminal is not able to be altered
 undetected and is not available elsewhere. Consequently the risk of
 forgery is reduced. Real time communication withe **bank** computer
 ensures that up-to-date information is always available concerning the
 customer's account. (40pp Dwg.No.2A/14)
Abstract (EP): 8904 EP 75006
 A **check** -issuing terminal including first identification means
 (32) for identifying the number of an account against which a monetary
 amount of a **check** to be issued by said terminal is to be charged;
 second identification means (50,76,272) for converting a handwriting

sample by a user of said terminal into identification data which will
be used in determining whether to accept or reject said user as
authorised to issue a **check** against said account; entry means (32,34)
for entering **check** data including at least said monetary amount;
comparing means (244,284) for comparing said identificaiton data with
authorised identification data supplied in operation to said terminal
and for generating an accept **signal** or a reject **signal** as a result
of said comparing; said comparing means also comparing said monetary
amount with evaluation criteria for said account supplied in operation
to said terminal and for generating an issue **signal** when this
comparison is favourable; transport means (98) for transporting a
record medium (156) to a print station (100) in said terminal; and
printing means (192 to 204) for printing said **check** data including at
least said monetary amount on said record medium (156) at said print
station (100) in response to said accept **signal** and said issue
signal , characterised in that said second identification means
(50,76,272) includes a write station (36) where said user writes his
signature upon said record medium for providing said identification
data, said record medium (156) with said signature thereon becoming
said **check** (42) which is to be issued by said terminal. @(21pp)@
Derwent Class: T04; T05; R28; R27; R29
Int Pat Class: G06K-009/00; G06K-015/00; G06F-015/30; G07D-009/00

13/7/9   (Item 9 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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003039242 WPI Acc No: 81-D9257D/18
   **Secure transaction system via standard transmission channels splits
   ciphered data output into two parts for bilateral genuineness checking**
; CIPHER
Patent Assignee: (ATAL-) ATALLA TECHNOVATION
Author (Inventor): ATALLA M M
Number of Patents: 007
Patent Family:

CC Number	Kind	Date	Week	
DE 3036596	A	810423	8118	(Basic)
GB 2060233	A	810429	8118	
SE 8007028	A	810518	8123	
FR 2467513	A	810508	8126	
US 4315101	A	820209	8208	
GB 2060233	B	830316	8311	
CA 1151741	A	830809	8336	

Priority Data (CC No Date): US 82464 (791009); US 902444 (780503); US 3898
   (790116); US 9532 (790205)
Abstract (Basic): The customer's equipment holds a sequential number (SEQ)
   which, together with the data contents (MSGE), is transmitted to the
   distant receiver as well as used as one of the inputs to the ciphering
   circuit (83). The enciphered N-Bit output is split into two sections
   (TRAC and ACK-TRACK).
        At the distant station, the data and the sequential number (MSGE
   plus SEQ) received as an input in an encyphering circuit (97), which is
   identical to that (83) in the customer's equipment, is supplemented by
   the PIN number retrieved from the **bank** -stored PIN' number. At the
   output side - if all inputs are correct - the same N-Bit number split
   into TRAC and ACK-TRACK would appear. The first-mentioned is compared
   with the TRAC **signal** received in a comparator (103). If identity is
   established, the ACK TRACK **signal** (101) is enabled for transmission
   to the customer's equipment where it is presented for comparison to a

comparator (107). As long as the message content is not falsified at
any point, the comparators at both ends and the PIN comparator retain a
positive output which constitutes the re-assurance that the correct
message is confidentially transmitted over a non-secured lined and
received by the correct **recipient** .
Derwent Class: W01; R57; R27; R56; R58
Int Pat Class: H04L-009/00; H04L-011/26; H04K-001/00; G06F-015/30;
   H04Q-009/00

 13/7/10   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00610504
 DISPENSING HOPPER CONSTRUCTION FOR BANK NOTE PROCESSING MACHINE.
PATENT ASSIGNEE:
   KABUSHIKI KAISHA ACE DENKEN, (1481800), 20-3, Higashi Ueno 3-chome,
      Taito-ku, Tokyo 110, (JP), (applicant designated states: DE;FR;GB)
AUTHOR (Inventor):
   TAKEMOTO, Takatoshi, Kabushiki Kaisha Ace Denken, 12-9, Higashi Ueno
      3-chome, Taito-ku, Tokyo 110, (JP)
   TSUBOTA, Khouichi, Kabushiki Kaisha Ace Denken, 12-9, Higashi Ueno
      3-chome, Taito-ku, Tokyo 110, (JP)
   KADOMATSU, Hideyuki, 263-5, Iizumi, Odawara-shi, Kanagawa 250, (JP)
   HAMAZATO, Ryouji, Kabushiki Kaisha Ventec, 1090-5, Yamazaki,
      Kamakura-shi, Kanagawa 247, (JP) .
LEGAL REPRESENTATIVE:
   Winkler, Andreas, Dr. (62401), FORRESTER & BOEHMERT Franz-Joseph-Strasse
      38, D-80801 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 645336   A1   950329 (Basic)
                              EP 645336   A1   960110
                              WO 9324404   931209
APPLICATION (CC, No, Date):   EP 93910417 930528;   WO 93JP726   930528
PRIORITY DATA (CC, No, Date): JP 92140522 920601; JP 92140529 920601
LANGUAGE (Publication,Procedural,Application): English; English; Japanese
DESIGNATED STATES: DE; FR; GB
INTL PAT CLASS: B65H-083/00; B65H-003/06; G07D-009/00; B65H-031/24;
   B65H-003/34;
WORD COUNT: 336

ABSTRACT: EP 645336 A1
A dispensing hopper construction for a **bank   note** processing machine for
effectively pooling a number of **bank   notes** transferred from a **bank
note** transferring section inside the **bank   note** processing machine in
order in a dispensing hopper section even while dispensing **bank   notes**
to the **recipient** side, as well as for effectively dispensing **bank
notes** one by one based on a feed-out **signal** so that **bank   notes** are
not dispensed in a superposed or chained state. The **bank   note**
processing machine is constructed such that **bank   notes** (1) are fed one
by one from the **bank   note** transferring section (A) into the dispensing
hopper section (2) where **bank   notes** are pooled so that they are fed out
from the lower part thereof to the **recipient** side one by one. In this
bank   note processing machine, an introduction plate (3) is mounted
vertically movably at an upper portion of the dispensing hopper section (2)
which is caused to communicate with the exit (a) of the **bank   note**
transferring section (A) at one end thereof so as to supportingly receive a
 bank   note (1) at the lower opposite sides thereof, and a pressing plate
(4) for pressing down a **bank   note** (1) from above is mounted in such a
manner as to vertically move above the introduction plate (3), the pressing

plate (4) being able to be elastically pressed downwardly. In addition, in the **bank** **note** processing machine, a pay-out roller (21) is provided on a shaft on the bottom side (2a) of the dispensing hopper (2), the upper portion (21a) of the pay-out roller protruding above the bottom surface (2a), and two **note** -feeding rollers (50, 51) are vertically disposed on a shaft outwardly of the end of the dispensing side of the dispensing hopper (2). Moreover, a stopper (60) adapted to vertically move to change its upper surface (60a) to above or below the upper portion (21a) of the pay-out roller (21) is disposed adjacent to the pay-out roller (21). (see image in original document)

LEGAL STATUS (Type, Pub Date, Kind, Text):
  Application: 940323 A International application (Art. 158(1))
  Application: 950329 A1 Published application (A1withSR;A2withoutSR)
  Examination: 950329 A1 Date of filing of request for examination:
                           941223
  Change: 950802 A1 Obligatory supplementary classification
                           (change)
  Change: 960103 A1 Obligatory supplementary classification
                           (change)
  Search Report: 960110 A1 Drawing up of a supplementary European search
                           report: 951127

  13/7/11   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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01934867
FACSIMILE EQUIPMENT

PUB. NO.:   61-148967 [JP 61148967 A]
PUBLISHED: July 07, 1986 (19860707)
INVENTOR(s):   HIRATA YOSHIHIRO
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   59-270466 [JP 84270466]
FILED: December 21, 1984 (19841221)

ABSTRACT
PURPOSE: To offer information for incoming call to a **recipient** by applying recording output based on a picture **signal** stored in a corresponding storage area when a prescribed data corresponding to a designated data is inputted.

CONSTITUTION: A CPU20 **checks** whether or not all pages are transmitted as to destination of all destination data stored in a head of a file. When a prescribed number of times of transmission is finished, the CPU20 applies recording **processing** based on a management data. Then the CPU20 reads the picture signal on the 1st page to be transmitted to a destination being not transmitted to apply recording **processing** . In using the recording output of the picture signal and the recording output of the management data not transmitted yet as a recording output altogether, the 1st page of non-transmission is made **clear** .

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File    9:Business & Industry(TM) Jul 1994-1996/May 30
          (c) 1996 Resp. DB Svcs.
File   15:ABI/INFORM(R) 1971-1996/May W4
          (c) 1996 UMI
File   16:IAC PROMT(R) 1972-1996/May 29
          (c) 1996 Information Access Co.
File   18:IAC F&S INDEX(R) 1980-1996/MayW2
          (c) 1996 Information Access Co.
File   49:PAIS INT. 1976-1996/APR
          (c) 1996 Public Affairs Information Service
File  111:Natl.Newspaper Index(TM) 1979-1996/Apr
          (c) 1996 Information Access Co.
File  148:IAC Trade & Industry Database 1976-1996/May 29
          (c) 1996 Info Access Co
File  169:Insurance Periodicals 1984-1995/Oct W2
          (c) 1996 NILS Publishing Co.
File  211:IAC NEWSEARCH(TM) 1996/May 29
          (c) 1996 Information Access Co.
File  268:Banking Information Source 1981-1996/May W4
          (c) 1996 UMI
File  481:Delphes Eur Bus 1980-1996/MAY W3
          (c) 1996 CHAMBRE COMMERCE IND PARIS
File  485:Accounting and Tax Database 1971-1996/May W4
          (c) 1996 UMI
File  545:Investext(R) 1982-1996/May 30
          (c) 1996 Thomson Financial Networks
File  563:ICC Int.Bus.Res 1986-1996/Apr W3
          (c) 1996 ICC Online Information Group
File  570:IAC MARS(R) 1984-1996/May 29
          (c) 1996 Information Access Co.
File  609:KR/T Bus.News 1989-1996/May 30
          (c) 1996 KNIGHT-RIDDER/TRIBUNE Bus News
File  610:Business Wire 1986-1996/May 30
          (c) 1996 Business Wire
File  613:PR Newswire 1987-1996/May 30
          (c) 1996 PR Newswire Association Inc
File  616:Canada NewsWire 1996-1996/May 30
          (c) 1996 Canada NewsWire
File  622:Financial Times Fulltext 1986-/May 29
          (c) 1996 FT Information Svcs
File  624:McGraw-Hill Publications 1985-1996/May 28
          (c) 1996 McGraw-Hill Co. Inc
File  625:American Banker Publications 1981-1996/May 30
          (c) 1996 American Banker
File  626:Bond Buyer Full Text 1981-1996/May 29
          (c) 1996 Bond Buyer
File  627:EIU:Econ. Intel. Unit 1996/MayW4
          (c) 1996 Economist Intelligence Unit
File  635:Business Dateline(R) 1985-1996/Jun W1
          (c) 1996 UMI
File  636:IAC Newsletter DB(TM) 1987-1996/May 29
          (c) 1996 Information Access Co.
File  637:Journal of Commerce 1986-1996/May 29
          (c) 1996 Journal of Commerce Inc
File  649:IAC NEWSWIRE ASAP(TM) 1996/May29
          (c) 1996 Information Access Co.
File  655:BNA Daily News 1990-1996/May 30
          (c) 1996 BUR. OF NATL. AFFAIRS INC
File  726:S.China Morn.Post 1992-1996/May 30
          (c) 1996 South China Morning Post
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Set	Items	Description
S1	5305709	FINANCIAL()INSTRUMENT? OR CHECK? ? OR CHECQUE? ? OR BOND? ? OR NOTE? ?
S2	1784552	SIGN OR SIGNING OR SIGNED OR SIGNATURE OR INDORS? OR ENDOR-S?
S3	145962	PAYEE? OR RECIPIENT?
S4	4698859	BANK? ? OR THIRD()PARTY
S5	3114186	ELECTRONIC? OR AUTOMATIC?
S6	19273	S2(7N)S5
S7	1071	S1(S)S6
S8	12	S7(S)S3(S)S4
S9	0	S8 NOT PY=>1994
S10	28	S1(S)S6(S)S3
S11	21	RD (unique items)
S12	6	S11 NOT PY=>1994
S13	1428	S1(10N)S2(10N)S5
S14	10	S13(S)THIRD()PARTY
S15	9	RD (unique items)
S16	3	S15 NOT PY=>1994
S17	234	(CHECK? ? OR CHECQUE? ?)(S)(ENDORS? OR INDORS?)(S)(ELECTRO-NIC? OR AUTOMATIC? OR DIGITAL?)
S18	181	RD (unique items)
S19	110	S18 NOT PY=>1994
S20	47	S19(S)(PAYEE? OR RECIPIENT? OR THIRD()PARTY OR BANK? ?)
S21	46	S20 NOT (S12 OR S16)

?t s12/3,k/all

DIALOG(R)File 16:IAC PROMT(R)

02253450
RSA DATA SECURITY ANNOUNCES SOFTWARE SECURITY SYSTEM TO COMBAT DATA FRAUD

News Release   May, 1989   p. 1

     RSA Data Security, Inc. today announced RSA **Check** (TM), RSA Sigh
(TM), Powerful new PC-based network security software products. RSA **Check**
and RSA Sign are the first software products to provide network users with
a complete system for **electronically** "**signing** " computerized files such
as e-mail messages and for "checking" signed files for unathorized changes.
Additionally, the software gives users an edge in virus containment by
revealing any signed program files which have been infected. RSA **Check**
and RSA Sign are based on RSA Public Key technology, which recently gained
broad recognition in endorsements form the 500,000-user Internet computer
network...

...systems for electronic purchase orders and other business documents. The
U.S. Bureau of Labor Statitics has served as one beta test site for RSA
 Check and RSA Sign. Invented in 1977 at the Massachusetts Institute of
Technology, the RSA Public Key system is recognized as the most highly
secure means...
... technology performs two distinct data security functions. An
individual's RSA Digital Signature (TM) uniquely identifies ("signs") a
file. This is the foundation of RSA **Check** and RSA Sign. The RSA Digital
Envelope (TM) enables users to exchange private messages which exclusively
target their intended **recipients** ; to anyone else the messages are
absolutely illegible. In an RSA-protected system, each user has two
specially-paired "keys." One key, designated "private," remains...

DIALOG(R)File 148:IAC Trade & Industry Database

06394742   SUPPLIER NUMBER: 13434719   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Pocket check printing accountant. (Panasonic introduces CPA Check Printing
 Accountant calculator that prepares checks and maintains account
 balances) (Products to Watch) (Brief Article)
Solo, Sally
Fortune, v127, n4, p107(1)
Feb 22, 1993
DOCUMENT TYPE: Brief Article   ISSN: 0015-8259   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 218   LINE COUNT: 00016

...   when cameras focus themselves and computers know how to spell, it
was only a matter of time before checkbooks, too, wised up. Panasonic's CPA
 Check Printing Accountant makes out personal **checks** on your behalf.
Feed a blank **check** into the keyboard-calculator-printer and punch in the
name of the **payee** , amount, and type of payment (such as auto loan or
entertainment); the 13.5-ounce device will store the data, balance your
account, and print the **check** -- all you have to do is **sign** . Type in
deposits and **automatic** teller machine withdrawals, and the CPA will keep
a running record. Initial debit: $350. The 128K internal memory can store

names of 25 **payees** to whom you frequently write **checks** , as well as
records of two checking accounts, ten credit card accounts, and 50 phone
numbers. Attached to a paper feeder (included in the price...

...informs you when you've overspent -- after each transaction, your
balance flashes on the LCD screen. But it won't curb your behavior: It
prints **checks** even if you're in the red.

 12/3,K/3   (Item 2 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1996 Info Access Co. All rts. reserv.

04117204   SUPPLIER NUMBER: 07772658   (USE FORMAT 7 OR 9 FOR FULL TEXT)
'**Signatures**' security. (RSA Data Security Inc's RSA Check and RSA Sign
 packages) (product announcement)
PC Week, v6, n41, p98(1)
Oct 16, 1989
DOCUMENT TYPE: product announcement   ISSN: 0740-1604   LANGUAGE:
   ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 254   LINE COUNT: 00020

...   it has not been tampered with. If any bit of the message has been
changed, or if someone other than the expected sender encoded the
electronic document, RSA **Check** -- RSA **Sign** 's companion software for
recipients -- will detect the change.
     The same software can be used to protect against viruses; changes to
an application package with a digital signature cannot be...

 12/3,K/4   (Item 1 from file: 545)
DIALOG(R)File 545:Investext(R)
(c) 1996 Thomson Financial Networks . All rts. reserv.

03415641
Computer Software/Services: Technology Notes - Industry Report
DEAN WITTER REYNOLDS
McCollum, T.R.
NEW YORK (STATE OF)

DATE: May 11, 93
INVESTEXT(tm) REPORT NUMBER: 1330557, PAGE 3 OF 7, TEXT PAGE
This is a(n) INDUSTRY report.

TEXT:

 Notes provides a collection of services that operate on top of the
foundation just described. These services help to make **Notes** a full-
featured and flexible environment for developing workgroup
applications. The system is meant to be tailored to a customer's unique
application. The services...

...for creation of unique data entry, organization, and
presentation schemes
     * flexible text-search capabilities

     * built-in security system that is extremely sophisticated

Specific Features in **Notes** 3.0

File 351:DERWENT WPI 1981-1996/UD=9621;UA=9617;UM=9609
          (c)1996 Derwent Info Ltd
File 350:Derwent World Pat. 1963-1980/UD=9620
          (c) 1996 Derwent Info Ltd
File 348:EUROPEAN PATENTS 1978-1996/MAY W4
          (c) 1996 European Patent Office
File 347:JAPIO OCT 1976-1995/DEC.
          (c) JPO & JAPIO
File 344:Chinese Patents ABS Apr 1985-1996/Apr
          (c) 1996 European Patent Office

Set   Items   Description
S1   297907   FINANCIAL()INSTRUMENT? OR CHECK? ? OR CHECQUE? OR BOND? ? -
                    OR NOTE? ?
S2   1496382   SIGN??? OR ENDORS? OR INDORS?
S3   9892   PAYEE? OR RECIPIENT?
S4   2028185   ELECTRONIC? OR AUTOMATIC?
S5   24395   BANK? ? OR THIRD()PARTY
S6   11   S1 AND S2 AND S3 AND S5
S7   690651   SIGN OR SIGNING OR SIGNED OR SIGNATURE OR ENDORS? OR INDOR-
                    S?
S8   2474636   PROCESS??? OR CLEAR?
S9   14994   S1 AND S8 AND S4
S10   163   S2(10N)S3
S11   2   S9 AND S10
S12   12   S6 OR S11
S13   11   S12 NOT AD=>931122

13/7/1   (Item 1 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

010205006 WPI Acc No: 95-106260/14
XRPX Acc No: N95-084051   *Image available*
    Check **authorisation process for e.g. company truck drivers - issues
    transaction number to** recipient **who presents draft to be cashed,
    while location cashing draft for** recipient **must be phoned to issuing
    company to obtain approval code before accepting draft**
Patent Assignee: (CHEX-) COMPANY CHEX INC
Author (Inventor): CARR D A; THOMAS A C; THOMAS H P
Number of Patents: 001
Number of Countries: 001
Patent Family:
    CC Number   Kind   Date   Week
    US 5393963   A   950228   9514   (Basic)

Priority Data (CC No Date): US 852656 (920317)
Abstract (Basic): US 5393963 A
        The process involves issuing a transaction authorisation,
    transacting an approval code, then directing **bank** reconciliation and
    tracking **recipient** location by telephone number. Subsequently it
    provides each **banks** draft with a pre-**signed** draft number, a
    transaction number, the approval code and a phrase 'do not cash before
    calling.
        When the draft is presented for payment to issuing company's
    bank , the **bank** will report to the issuing company the information
    required to identify the draft and the transaction. The issuing company
    then reconciles the draft with the computer approvals and accepts the
    drafts for payment or denies payment of authorised draft. This is
    followed by investigation to determine liability of the denied draft.
        USE/ADVANTAGE - For persons incurring expenses away from their
    domicile, such e.g. truck drivers. Provision for complete control of
    their on road disbursements for employee, with identification of
    location of employee where transactions occur with cost saving for
    transaction charges which is realised on real time basis.
        Dwg.1/6
Derwent Class: T01; T05;
Int Pat Class: G06F-015/30

 13/7/2   (Item 2 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

010010905 WPI Acc No: 94-278617/34
Related WPI Accession(s): 95-090773
XRPX Acc No: N94-219546
    **Checking and bill statement system - has removal labels printed with
    statement to provide permanent labels which are adhered to customer's
    check ; CHEQUE**
Patent Assignee: (CANA-) CANARD RESOURCES INC
Author (Inventor): DUCK-SPANN T S
Number of Patents: 001
Number of Countries: 001
Patent Family:
    CC Number   Kind   Date   Week
    US 5342094   A   940830   9434   (Basic)

Priority Data (CC No Date): US 103079 (930806)
Abstract (Basic): US 5342094 A
    Several labels, although removable from the statement, adhere
permanently to a negotiable instrument. A negotiable instrument, such
as a **check** , contains several portions which are blank and are to be
completed by the user. These blank portions include such components as:
the **payee** 's name, the amount to be paid, and a reference line.
    The removable labels from the statement are printed with the
statement to provide permanent labels to fill-in these components by
simple removal from the statement and adhesion to the **check** . The user
simply dates and **signs** the **check** for its proper completion.
    ADVANTAGE - Because labels are used for the critical areas of the
negotiable instrument, their processing by the billing entity is more
efficient permitting machine reading of the **check** and more exact
since **bank** operators need not struggle with ''poor handwriting''.
        Dwg.2/5
Derwent Class: T01; T05; P76;
Int Pat Class: B42D-015/10

 13/7/3   (Item 3 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

009776761 WPI Acc No: 94-056613/07
XRPX Acc No: N94-044502   *Image available*
   Payroll trust check **system** - processing   check   endorsed **by**
    payee **including steps of micro-coding of data on face of** check contg
    multiple withholdings
Patent Assignee: (GINE/) GINERIS A J
Author (Inventor): GINERIS A J
Number of Patents: 001
Number of Countries: 001
Patent Family:
    CC Number   Kind   Date   Week
    US 5285384   A   940208   9407   (Basic)

Priority Data (CC No Date): US 19307 (930218)
Abstract (Basic): US 5285384 A
    The method of **automatically** transferring payroll withholdings
comprising the steps of printing a number of **bank** **checks** each
having printed thereon spaces for amounts for each of a number of
withholdings associated with corresp withholding accounts, and bar
codes printed thereon representing the particular withholding accounts
corresp to the spaces for the number of withholdings, supplying a
number of the **bank** **checks** to an employer, filling out the **bank**
check , including the amounts representing the number of withholdings.
    Then it is followed by **processing** **checks** **endorsed** by the
payee including the steps of micro-coding the data on the face of the
check including the number of withholdings, optically scanning the
checks to read the micro-codes and bar codes and converting the
micro-codes and bar codes to digital data for **processing** by a
computer, **processing** the digital data to determine on the basis of
the account number of the **check** , micro-codes and bar codes, the
destination of a host system to which the withholding amounts for each
withholding account are to be transferred, converting the withholding
amount and withholding account information into a data format
acceptable to each host system to which the withholding amounts are to
be transferred, and **electronically** transferring the withholding

amount and withholding account information to the appropriate host
system.
        USE/ADVANTAGE - For **automatically** isolating accumulating and
transferring of appropriate tax withholding account. Simpler tax
withholding procedure and consolidating it into single computer
transaction fro each employer on daily basis.
        Dwg.1/4
Derwent Class: T01; T05; W01;
Int Pat Class: G06F-015/30

 13/7/4   (Item 4 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

009712079 WPI Acc No: 93-405632/50
XRPX Acc No: N93-314011
    Dispensing hopper for bank note **processing machine - pools number
    of** notes **in orderly manner even while dispensing** notes **to
    recipient side, as well as dispensing** notes **one by one based on
    feed-out** signal
Patent Assignee: (ACED-) ACE DENKEN KK; (AISS-) AIS STUDY ELECTRICITY CO
    LTD; (KENM-) KENMEC CO LTD
Author (Inventor): HAMAZATO R; KADOMATSU H; TAKEMOTO T; TSUBOTA K
Number of Patents: 004
Number of Countries: 021
Patent Family:
    CC Number   Kind   Date   Week
    WO 9324404   A1   931209   9350   (Basic)
    AU 9340906   A   931230   9415
    CN 1079834   A   931222   9515
    EP 645336   A1   950329   9517

Priority Data (CC No Date): JP 92140522 (920601); JP 92140529 (920601)
Applications (CC,No,Date): EP 93910417 (930528); WO 93JP726 (930528); WO
    93JP726 (930528); AU 9340906 (930528); CN 93106709 (930531)
Language: English; Japanese
EP and/or WO Cited Patents: JP 57175631; JP 59174989; JP 59217536; JP
    61178335; JP 62008930
Designated States
 (National): AU; CA; KR; US
 (Regional): DE; FR; GB; AT; BE; CH; DK; ES; GR; IE; IT; LU; MC; NL; PT; SE
Filing Details: EP0645336 Based on WO 9324404; AU9340906 Based on   WO
    9324404
Abstract (Basic): WO 9324404 A
        Bank   **notes** (1) are fed one by one from the **bank**   **note**
    transferring section (A) into the dispensing hopper section (2) where
    bank   **notes** are pooled so that they are fed out from the lower part
    to the **recipient** side one by one. An introduction plate (3) is
    mounted vertically movably at an upper portion of the dispensing hopper
    section (2) which is caused to communicate with the exit (a) of the
    bank   **note** transferring section (A) at one end so as to supportingly
    receive a **bank**   **note** (1) at the lower opposite sides, and a pressing
    plate (4) for pressing down a **bank**   **note** (1) from above is mounted
    in such a manner as to vertically move above the introduction plate
    (3), the pressing plate (4) being able to be elastically pressed
    downwardly.
        A pay-out roller (21) is provided on a shaft on the bottom side
    (2a) of the dispensing hopper (2), the upper portion (21a) of the
    pay-out roller protruding above the bottom surface (2a), and two **note**

14/3,KWIC/4   (Item 3 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
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01503436
NACHA WHITE PAPER CONCLUDES ACH POSES LESS RISK THAN CHECK SYSTEM
CORPORATE EFT REPORT   June 03, 1992   V. 12   NO. 11
ISSN: 0272-0299   WORD COUNT: 732
PUBLISHER: Phillips Publishing, Inc.

... National Automated Clearing House Association (NACHA) has released a
white paper that concludes the automated *****clearing***** house (ACH)
poses significantly less risk than the paper *****check***** system to both
financial institutions and their corporate customers.

Evaluating the implications for all participants...

... collection process is not finished. So if the collecting institution
provides those funds to the *****payee***** and the check writer has
insufficient funds or puts a stop payment on the check...

... the check and the onus is on collecting banks to recover the funds from
the *****payee*****.

Collecting companies face a similar risk because not only will they be
charged back for...

 14/3,KWIC/5   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00041183   76-06990
THE BANKING PAYMENTS SYSTEM - NEW TECHNIQUES IN COMMUNICATION
BALMER, DAVID
CANADIAN BUSINESS REVIEW V3 N2   PP: 20-23 SPRING 1976
ISSN: 0317-4026   JRNL CODE: CAB
AVAILABILITY: Photocopy available from ABI/INFORM 12873.00

ABSTRACT: THE KEY TO MAKING CANADA'S NATIONAL *****PAYMENT***** SYSTEM
FASTER AND MORE EFFICIENT LIES IN COMMUNICATING THE FUND TRANSFER
INSTRUCTIONS FASTER. CRITICS OF THE *****CHEQUE***** CLEARING SYSTEM
CHARGE THAT IT IS SLOW AND COSTLY BECAUSE IT IS LABOR INTENSIVE AND...

... CARDS, AND DIRECT-FUNDS-TRANSFER 'DFT' WHICH AUTOMATICALLY MOVES FUNDS,
THROUGH A MEDIARY, TO THE *****PAYEE***** 'S ACCOUNT. THE DFT SYSTEM
INSTRUCTIONS CAN BE ON ANY MEDIUM, THE *****PAYEE***** DOES NOT HAVE TO
PHYSICALLY DEPOSIT FUNDS AND WRITE *****CHECKS***** ON A DFT ACCOUNT, AND
PROCESSING AND INTERBANK *****CLEARINGS***** ARE MUCH FASTER AND MORE
CONVENIENT.

File 351:DERWENT WPI 1981-1996/UD=9621;UA=9617;UM=9609
        (c)1996 Derwent Info Ltd
File 350:Derwent World Pat. 1963-1980/UD=9620
        (c) 1996 Derwent Info Ltd
File 348:EUROPEAN PATENTS 1978-1996/May W5
        (c) 1996 European Patent Office
File 347:JAPIO OCT 1976-1996/Jan.
        (c) JPO & JAPIO
File 344:Chinese Patents ABS Apr 1985-1996/Apr
        (c) 1996 European Patent Office

Set   Items   Description
S1   130949   FINANCIAL()INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE?
                  ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2   41   S1(N50)PAYEE? ?
S3   72   CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-
                  SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4   2   S2(N100)S3

 4/5/1   (Item 1 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

008747656 WPI Acc No: 91-251673/34
XRPX Acc No: N91-191814   *Image available*
    Enabling priortised processing of envelopes - using high speed
    automatic sorters operating on encoded indicia detectable from unopened
    envelopes
Patent Assignee: (ELEC-) ELECTROCOM AUTOM
Author (Inventor): LABARTHE L C
Number of Patents: 001
Patent Family:
    CC Number   Kind   Date   Week
    US 5036984   A   910806   9134   (Basic)
Priority Data (CC No Date): US 896388 (860813); US 411204 (890921)
Abstract (Basic): US 5036984
        The apparatus for improving the efficiency and profitability of a
    lock box operation by increasing the number of *****checks*****
    included in any *****cash***** letter to each check *****clearing*****
    house dealt with by the lock box before the cash letter deadline
    comprises encoding in the address of the envelopes used by the payees
    information identifying the check clearing housing of the payee's bank
    or the payee's bank itself. The encoded information is read on all
    incoming mail, and all envelopes are sorted out from the incoming mail
    having encoded information indicating those checks that are for the
    check *****clearing***** *****house***** having the earliest cash
    letter deadline.
        The sorter is switched from the detailed sorting of envelopes
    having encoded information indicating those checks that are for the
    check clearing housing having the earliest cash letter deadline to the
    detailed sorting out of all envelopes having encoded information
    indicating those checks that are for the check clearing house having
    the next earliest cash letter deadline. The switch occurs sufficiently
    before the earliest cash letter deadline to allow the highest priority
    cash letter to be prepared before its deadline.
        ADVANTAGE - Envelopes need not be opened. @(7pp Dwg.No.1/2
File Segment: EPI
Derwent Class: T05; P43;
Int Pat Class: B07C-003/00
Manual Codes (EPI/S-X): T05-K02

4/5/2   (Item 2 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1996 Derwent Info Ltd. All rts. reserv.

007872996 WPI Acc No: 89-138108/18
XRPX Acc No: N89-105378   *Image available*
    Electronic funds transfer system e.g. for home banking - transmits
    debit and credit side of transaction to payers data processor and
    compares records to assure funds are present
Patent Assignee: (DEMI/) DEMING G R
Author (Inventor): DEMING G R
Number of Patents: 001
Patent Family:
    CC Number   Kind   Date   Week
    US 4823264   A   890418   8918   (Basic)
Priority Data (CC No Date): US 866759 (860527)
Abstract (Basic): US 4823264
        The electronic funds transfer system assures that funds to be
    electronically transferred are actually present to be transferred. This
    is accomplishedby sending both the debit side and the credit side of
    the transaction as described in automated ****clearing**** house
    records to a payor's financial institution or data processor and
    comparing both records to assure the funds are present before releasing
    the funds to a payee.
        The release of funds to a payee is accomplished by the sending of
    a credit by an automated ****clearing**** house record to a payee's
    financial institution or data processor or by the printing and mailing
    of a check if the payee is not a member of the automated
    ****clearing**** ****house****. @(4pp Dwg.No.1/1)@
File Segment: EPI
Derwent Class: T01; R27;
Int Pat Class: G06F-015/30
Manual Codes (EPI/S-X): T01-J05A

Set	Items	Description
S1	130949	FINANCIAL()INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE? ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2	41	S1(N50)PAYEE? ?
S3	72	CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4	2	S2(N100)S3
S5	190	PAYMENT()SYSTEM? ?
S6	625	S1(N10)(SETTL? OR CLEAR?)
S7	68	PAYEE? ?
S8	0	S5(N20)S6(N20)S7
S9	0	S8 NOT S4
S10	0	S5(N100)S6(N100)S7
S11	0	S5 AND S6 AND S7

Notes Version 3.0 represents a major upgrade to the Notes system. The major thrusts of the development effort were aimed at providing a more robust and complete set of application development tools, an improved user interface, and enhanced back-end services. Another goal was to expand the range of supported platforms, since prior versions of Notes only supported OS/2 based servers and Windows and OS/2 clients. As mentioned before, support has been added for Macintosh clients and Windows servers, with UNIX and Windows NT client and server, and a Novell NetWare NLM server versions due this year.

Application Development Services

Notes is most frequently used to build applications that track projects, automate work processes, route information, and mange group activities. The application development enhancements in Version 3 are aimed at increasing the product's usefulness in developing workflow automation and routing applications.

Custom Buttons - Buttons can be built into Notes forms, and used to trigger formula-based options. A button might cause a document to be sent to the appropriate party for approval, and another button might be used to allow the **recipient** to signal his approval and notify the next person on the routing.

Scheduled Macros - Background macros can automatically perform such functions as purging old documents...

...thereby, limit
the ability to change or even read the information in a given section.

Automatic Routing - When a document is saved, it can be **automatically signed**, encrypted, or routed, effectively taking the decision to do so out of the user's hands.

Notes Design Templates - Constitute a corporate data dictionary, which allows Notes developers to share field, form, view, and macro definitions. This helps to insure consistency in applications.
@MailSend - Used in formulas to send a document to named users.

@dbLookup - This function allows developers to share data between Notes applications.

Notes also ships with over 25 sample applications and templates, which can be used as-is or modified.

. . .

 12/3,K/5   (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
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01863185
Document Imaging For VINES, Networks 04/29/93
Newsbytes News Network   April 29, 1993
WORD COUNT: 388
PUBLISHER: Newsbytes News Network

... the technology a document can be created electronically or scanned in
from a hard copy. Once the document is in the system, it can be

automatically routed to various **recipients** , changed, and even **signed**
. The finished product can be sent to addressees outside the originating
company, or kept on file for future reference. Some insurance companies are
already using document imaging for paperless claims processing from
submission by the field agent to final approval and issuance of the **check**

.

Image Engineering says typical FolderXpress applications include an
electronic daily reading file of important articles, and the consolidation
and reconciliation of financial statements from different...

12/3,K/6   (Item 1 from file: 649)
DIALOG(R)File 649:IAC NEWSWIRE ASAP(TM)
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01860072   SUPPLIER NUMBER: 13946315   (USE FORMAT 7 or 9 FOR FULL TEXT)
Document imaging for VINES, networks.(Banyan Systems' VINES network
 operating system) (Image Engineering's FolderXpress software) (Product
 Announcement)
Mallory, Jim
Newsbytes, NEW04290007
April 29, 1993
DOCUMENT TYPE: Product Announcement   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 418   LINE COUNT: 00036

...   the technology a document can be created electronically or scanned
in from a hard copy. Once the document is in the system, it can be
automatically routed to various **recipients** , changed, and even **signed** .
The finished product can be sent to addressees outside the originating
company, or kept on file for future reference. Some insurance companies are
already using document imaging for paperless claims processing from
submission by the field agent to final approval and issuance of the **check**

.

     Image Engineering says typical FolderXpress applications include an
electronic daily reading file of important articles, and the consolidation
and reconciliation of financial statements from different...

?t s16/3,k/all

16/3,K/1   (Item 1 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database

06135045   SUPPLIER NUMBER: 12709105   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Installation by Huntington Bancshares paying off quickly, so the bank is developing some new applications. (Imaging)
DeSalvo, Debra
American Banker, v157, n182, pA8(1)
Sept 21, 1992
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 881   LINE COUNT: 00071

...   major cost."
      Other Vendors Involved
      Additionally, Unisys is working on coordinating the efforts of the
large number of specialized software companies that are developing
additional **check** processing capabilities such as **signature**
verification, account reconcilement, statement print, and draft processing,
so that a bank could pass **electronic** files to **third** -party vendors
offering such services.
      "We're also working with the ABA and ANSI to establish higher
standards for customers so documents can be read better...

16/3,K/2   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0129106
Installation by Huntington Bancshares Paying Off Quickly, So the Bank Is Developing Some New Applications
American Banker - September 21, 1992; Pg. 8A; Vol. 157, No. 182
WORD COUNT: 845

BYLINE:
Debra DeSalvo

TEXT:
...major cost."
Other Vendors Involved
      Additionally, Unisys is working on coordinating the efforts of the
large number of specialized software companies that are developing
additional   **check**   processing   capabilities   such   as   **signature**
 verification,
account reconcilement, statement print, and draft processing, so that a
bank could pass **electronic** files to **third** **party** vendors offering such
services.
      "We're also working with the ABA and ANSI to establish higher
standards for customers so documents can be read better...

16/3,K/3   (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)

01296713
WORK CONTINUES BEHIND THE SCENES FOR CHECKLESS SOCIETY'

... is displayed what appears to be a check. Scott Klement, a product manager at NCR, recently explained how the system could work: a customer's **check** cashing card accesses the customer's checking account number, automated clearing house (ACH) routing number and **check** image information. A **signature** capture unit then displays an image of a customer's **check** for **signature** . The customer uses a special pen to **sign** the **electronic** **check** image, which is then stored, possibly by a **third** **party** , for dispute resolution or re-creation for printing on the customer's monthly statement.

The benefits to the consumer include faster lines at checkout, no...

?t s21/3,k/all

21/3,K/1   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00382251   87-41085
**The Competitive Equality Banking Act of 1987: Its Impact on the Check
Collection System**
Roberson, S. Mark
Bank Administration v63n11 PP: 74, 76 Nov 1987
ISSN: 0024-9823 JRNL CODE: BAD
AVAILABILITY: Photocopy available from ABI/INFORM 6473.00
     Article Ref. No.: B-BAD-48-15

ABSTRACT: The Competitive Equality Banking Act of 1987 will force **banks**
by 1990 to make funds available in one day for local **checks** and in no
more than 4 days for nonlocal **checks** . The primary impact of the law for
the **check** collection system will be on returned items. The funds exposure
caused by differences between an efficient **check** collection system and an
inefficient returned item system is the first area of concern for bankers.
Everyone connected with **check**   collection systems needs to work toward
improving the flow of **checks** being returned. Bankers and vendors, working
with various standards and regulatory agencies, must adhere to **endorsement**
 standards that meet necessary requirements. Systems under discussion
include: 1.   **endorsing**   the full routing number of the **bank** of first
deposit in a clear band area on the back of the **check** , and 2. using
escort methods to allow for the reading and **electronic** identification of
the **bank**   of first deposit. Imaging technology may provide a long-range
solution. Legislation and standards necessary to improve the system must
address **endorsement**   standards, float reduction, and returned item
processing.

21/3,K/2   (Item 2 from file: 15)
DIALOG(R)File   15:ABI/INFORM(R) ·
(c) 1996 UMI. All rts. reserv.

00229198   84-07759
Bank Insurance Looks More Cost-Effective
Anonymous
ABA Banking Journal v76n2 PP: 65-70 Feb 1984
ISSN: 0194-5947 JRNL CODE: BNK
AVAILABILITY: Photocopy available from ABI/INFORM 6992.00

ABSTRACT: **Banks** ' risks of fraud, theft, or robbery require adequate
insurance coverage against financial loss. To facilitate **banks** '
selection of appropriate and cost-effective insurance coverage, the
American Bankers Association conducts an annual survey that provides
industry figures on: 1. insurance coverage, 2. premiums, 3. deductibles,
and 4. incidence and nature. The survey results for 1983 show that blanket
bond is a basic coverage for nearly all **banks** . Numerous optional
 endorsements   are available under blanket bond; **electronic**   crime
coverage is one such option, retained by slightly fewer than one out of 3
 banks . In addition to blanket bond and general liability coverages, other
types of insurance include: 1. building/contents, 2. workers compensation,
and 3. directors/officers liability. Concerning deductible amounts, larger
 banks   often have larger deductibles to reduce high premium payments,
while several **banks**   report not carrying any deductible. **Bank** losses
primarily stem from **check** fraud and employee dishonesty, and most **banks**

00793289   94-42681
Efficiency and technical progress in check processing
Bauer, Paul W
Economic Review (Federal Reserve Bank of Cleveland) v29n3 PP: 24-38
Third Quarter 1993
ISSN: 0013-0281 JRNL CODE: ERC
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 15740.00
    Article Ref. No.: B-ERC-29-3
WORD COUNT: 6795

...TEXT: step left is for the bank to debit the payor's account and credit
the *****payee***** 's account. But if both parties have accounts at
different   banks,   then   the   *****payee*****'s   bank   must   forward   the
*****check***** to the payor's bank --a situation that occurs roughly 45
billion times a year. For these items, a bank can send *****checks*****
directly to the payor's institution or route them indirectly through a
local *****clearinghouse***** , a correspondent institution, or a Federal
Reserve office. The Fed processes about 35 percent of...

 6/3,KWIC/54   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00324913   86-25327
Corporate Trade Payments: Hard Lessons in Product Design
Stone, Bernell K.
Economic Review (Federal Reserve Bank of Atlanta) v71n4 PP: 9-21 Apr
1986
JRNL CODE: ECR
AVAILABILITY: Photocopy available from ABI/INFORM 5335.00

ABSTRACT: Corporate trade payments (CTP) seem to be logical areas for
automated *****clearinghouse***** (ACH) use. An ACH service was designed
with the capacity to attach extensive messages to...

... exchange (CTX) system is meant to answer these criticisms. If ACH
services are to replace *****checks***** for CTPs, they must provide both
payor and *****payee***** returns on their investments to justify the
costs. Payor benefits include reduction in bank payment charges and the
elimination of mailing costs. *****Payee***** benefits involve having data
delivered electronically, rather than through printed means and avoiding
the retyping...

 6/3,KWIC/55   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00318864   86-19278
Desiderata for a Viable ACH
Stone, Bernell K.
Economic Review (Federal Reserve Bank of Atlanta) v71n3 PP: 34-43 March
1986
JRNL CODE: ECR
AVAILABILITY: Photocopy available from ABI/INFORM 5335.00

...ABSTRACT: paper-based payment systems. Some reasons that the payments
revolution has been thwarted include: 1. *****check***** processing

improvements, 2. user resistance or indifference, 3. passive distributors, 4. the infrastructure's failure...

...development, 5. insufficient system capabilities, and 6. outmoded system structure. User objections to the automated *****clearinghouse***** (ACH) system reflect that the exchange between payor and *****payee***** also includes such issues as: 1. advance information about the amount, 2. discounts, and 3...

(

File 275:IAC(SM) Computer Database(TM) 1983-1996/Jun 04
          (c) 1996 Info Access Co
File 148:IAC Trade & Industry Database 1976-1996/Jun 04
          (c) 1996 Info Access Co
File 625:American Banker Publications 1981-1996/Jun 04
          (c) 1996 American Banker
File 268:Banking Information Source 1981-1996/Jun W1
          (c) 1996 UMI
File 674:Computer News Fulltext 1989-1996/May W4
          (c) 1996 IDG Communications
File 624:McGraw-Hill Publications 1985-1996/May 30
          (c) 1996 McGraw-Hill Co. Inc
File 623:Business Week 1985-1996/May W2
          (c) 1996 The McGraw-Hill Companies Inc
File 746:Time Publications 1985-1996
          (c) 1996 Time Inc.
File 646:Consumer Reports 1982-1996/May.
          (c) 1996 Consumer Union
File 485:Accounting and Tax Database 1971-1996/Jun W1
          (c) 1996 UMI
File 636:IAC Newsletter DB(TM) 1987-1996/Jun 04
          (c) 1996 Information Access Co.
File 88:IAC BUSINESS A.R.T.S. 1976-1996/Jun W1
          (c) 1996 Information Access Co
File   9:Business & Industry(TM) Jul 1994-1996/Jun 04
          (c) 1996 Resp. DB Svcs.
File 12:IAC Industry Express (sm) 1995-1996/Jun 04
          (c) 1996 Info. Access Co.
File 15:ABI/INFORM(R) 1971-1996/Jun W1
          (c) 1996 UMI
File 16:IAC PROMT(R) 1972-1996/Jun 04
          (c) 1996 Information Access Co.
File 47:Magazine Database(TM) 1959-1996/Jun 04
          (c) 1996 INFORMATION ACCESS CO.
File 75:IAC Management Contents(R) 86-1996/Jun W1
          (c) 1996 Info Access Co

Set   Items   Description
S1   677217   FINANCIAL()INSTRUMENT? ? OR CHECK? ? OR CHECKING OR CHEQUE?
                   ? OR BANK()(DRAFT? ? OR DRAUGHT? ?)
S2   1730   S1(N50)PAYEE? ?
S3   56150   CLEARINGHOUSE? ? OR CLEARING()HOUSE? ? OR (PAYMENT? ?(5N)(-
                   SETTLING OR SETTLE? ? OR SETTLEMENT? ?))
S4   131   S2(N100)S3
S5   82   S4 NOT (PY>1993 OR PD=931122:960604)
S6   55   RD S5 (unique items)
S7   30155   PAYMENT()SYSTEM? ?
S8   3827   PAYEE? ?
S9   17249   S1(N10)(CLEAR? OR SETTL?)
S10   3   S7(N20)S8(N20)S9
S11   0   S10 NOT (S5 OR PY>1993 OR PD=931122:960604)
S12   33   S7(N100)S8(N100)S9
S13   5   S12 NOT (S5 OR PY>1993 OR PD=931122:960604)
S14   5   RD S13 (unique items)

 14/3,KWIC/1   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0088947

Structural Changes Foster Automation Conversions: Bankers must plan
    strategies and understand technological capabilities and limitations as
    they seek a competitive edge.
American Banker - May 23, 1988; Pg. 39; Vol. 153, No. 100
WORD COUNT: 2,354

BYLINE:
By Eric K. Clemons

TEXT:
...often will a consumer need to transfer money
between   accounts   or   determine   if   a   specific   *****check***** has
*****cleared***** at 3 a.m.?
And   as   long   as   the user must still visit ATMs to...providing real value
both to account holders who make
payments and to merchants and other *****payees***** who receive them.
    Consider just one illustration of the sort of value-adding service
that...

  14/3,KWIC/2   (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01627847
WHAT CORPORATE CASH MANAGERS NEED TO KNOW ABOUT CHECK FRAUD
CORPORATE EFT REPORT   September 23, 1992   V. 12   NO. 19
ISSN: 0272-0299   WORD COUNT: 1847
PUBLISHER: Phillips Business Information, Inc.

... which   the   corporation   simply   outsources all or some cash management
operations   to   banks;   for   example,   *****check***** issuance, automated
*****clearing***** house (ACH) transactions and wire transfers.

Such services can become a decent source of revenue...

... and   routes them to the appropriate payment system. Citibank then sends
payment   detail to the *****payees***** in whatever format they require and
provides the payor with online payment confirmation. The bank...

  14/3,KWIC/3   (Item 2 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01621038
Bank Services That Can Help
Item Processing Report   September 17, 1992   V. 3   NO. 18
ISSN: 1048-5120   WORD COUNT: 695
PUBLISHER: Phillips Business Information, Inc.

... which   the   corporation   simply   outsources all or some cash management
operations   to   banks;   for   example,   *****check***** issuance, automated
*****clearing***** house (ACH) transactions and wire transfers. Such
services can become a source of revenue for...

... and   routes them to the appropriate payment system. Citibank then sends
payment   detail to the *****payees***** in whatever format they require and
provides the payor with online payment confirmation. The bank...

?t s3/3,k/all

3/3,K/1   (Item 1 from file: 146)
DIALOG(R)File 146:Washington Post Online

1939776
GOP Fund-Raisers Sued In Alabama, Illinois; Democrats Cite 'Deceptive Solicitations'.
The Washington Post, September 21, 1990, FINAL Edition
By: Charles R. Babcock, Washington Post Staff Writer
Section: A SECTION, p. a10
Line Count: 55   Word Count: 608

In the solicitations, the committee sent $25 **checks** to prospective contributors as a gimmick. Cashing such a **check** **automatically** allowed the campaign committee to begin withdrawing $12.50 a month from an **endorser** 's **bank** account.

   The three-page fund-raising letter stated that by endorsing the check, the recipient agreed to participate in the GOP's "newest candidate support ...

3/3,K/2   (Item 2 from file: 146)
DIALOG(R)File 146:Washington Post Online

305101
New Check Account Rules Cause Confusion, Anxious Moments at Area Banks on First Day.
The Washington Post, September 02, 1988, FINAL Edition
By: Sharon Warren Walsh, Washington Post Staff Writer
Section: Financial, p. f01
Line Count: 91   Word Count: 992

... had questions; some said 'I don't know what you're talking about.' Some branches had better days than others."

   In addition to the new **check** -hold rules, beginning yesterday customers were being asked to **endorse** all **checks** in a very specific spot--along a 1 1/2-inch space known as the "trailing edge" of the back of the **check** --in order to make room for other information the **bank** needs and to speed the **electronic** **check** -handling process.

   But food stores and other retailers who handle millions of checks a year were caught off guard by the endorsement requirement. When they...

3/3,K/3   (Item 1 from file: 498)
DIALOG(R)File 498:Detroit Free Press

04510978
TAXING WORK REAL PEOPLE READ THOSE RETURNS
DETROIT FREE PRESS (FP) - FRIDAY March 11, 1988
By: JAMES RICCI Free Press Staff Writer
Edition: METRO FINAL CHASER Section: WWL Page: 1B
Word Count: 2,261

...it like you'd handle one for $10."

At this point, returns with checks are routed along a temporarily divergent path from those without checks.

Checks do not sit around the center long; they are machine-**endorsed** and deposited in the Federal Reserve **Bank** in Cincinnati by 2 p.m. each business day. The Cincinnati center pioneered this "Same-day Deposit" program, now standard throughout the 10 regional facilities. "If we put in $100,000 today," says **check** -unit employe Donna Bohl, "that's $100,000 the government doesn't have to borrow." Each return must be marked with a "document locator number," the crucial identifier that enables it to be tracked for the seven years the IRS keeps it. Returns with **checks** are numbered **automatically** by computer as the **checks** are **endorsed** . Refund returns, however, must be stamped by hand at a later stage of the process.

That humdrum task is performed by "non-remit numbering clerks...

3/3,K/4   (Item 1 from file: 630)
DIALOG(R)File 630:Los Angeles Times
(c) 1996 Los Angeles Times. All rts. reserv.

00340515   11757
S. J. DIAMOND
CHECK RETRIEVAL PLANS MAY HELP BANKS THE MOST

LOS ANGELES TIMES (LT) - MONDAY September 15, 1986
By: S. J. DIAMOND
Edition: Home Edition   Section: Business   Page: 1 Pt. 4 Col. 1
Story Type: Column
Word Count: 1,104

Los Angeles Times_1985-1996/May 30
TEXT:
    ...says Frank Di Fatta, vice president-customer service at the southern center, "because checks contain customer information--names, account numbers, signatures" that could be abused.

Checks sent to B of A for payment from another **bank** have already been "encoded" with a "microline" indicating their home **bank** , branch and account number so the **check** can be **automatically** processed for routing back to the paying **bank** . The **checks** deposited that day at B of A branches are similarly encoded here--first step on their trip home for payment. Then all the encoded **checks** are fed, at the rate of 100,000 an hour per machine, to big processors that **endorse** , film and sort every item.

First, it stamps on an item sequence number--the order in which they pass through the machine--then a number...

3/3,K/5   (Item 1 from file: 631)
DIALOG(R)File 631:Boston Globe
(c) 1996 Boston Globe. All rts. reserv.

00654438
BEATSON WALLACE DRUG MAKER'S STOCK CAN BE PURCHASED
BOSTON GLOBE (BG) - TUESDAY December 1, 1981
By: BEATSON WALLACE

... into Treasury notes? Is there any difficulty in selling registered notes? Can I deal directly with the Treasury?- A.B., Westwood

A. There is no **automatic** procedure for rollover of T-bills into T-notes. When you receive the $10,000 **check** for your maturing T-bill, **endorse** it to the "Federal Reserve **Bank** of Boston" and submit with a regular tender for the next auction of T-notes.

T-note auctions usually are held monthly so timing is...

3/3,K/6   (Item 1 from file: 632)

02051885
Odds & INS
Chicago Tribune (CT) - THURSDAY January 28, 1993
By: Mike Conklin
Edition: NORTH SPORTS FINAL Section: SPORTS Page: 9
Word Count: 967

TEXT:
...by the NCAA selection committee since 1981 as one of the ingredients in picking at-large entries. Of course, the NCAA is locked into 30 **automatic** berths and 34 at-large spots. Still, there are interesting nuggets in the midseason report. Here are some highlights if only RPI determined the 64...

...W.C. Fields line on his tombstone-something to the effect that he'd rather be there than Philadelphia? High school football blue-chipper Tavian **Banks** of Bettendorf, Iowa, offered a new version this week when he announced he'd picked the Hawkeye program over Nebraska's. Said **Banks** : "I couldn't see myself waking up in Nebraska the next four years."
- Rich get richer: Did you read that Manute Bol's wife, Atong...

...complete look at the inspirational story of the Iowa wrestling coach, who went from high school champion to an Olympic gold medal. The video is **endorsed** by the New Trier High School wrestling staff. After coaches Mike Duro and Earle Metzger showed it to their team moments before the annual duel...

...their rival 48-15. Said Metzger: "They stormed the door. I had to get out of the way."
- And finally: Here's a little credibility **check** on oddsmaker Danny Sheridan, who's all over the TV set telling us who's going to win the Super Bowl. In the story he...

3/3,K/7   (Item 2 from file: 632)

01848560
15-cent phone surcharge hit again
Chicago Tribune (CT) - WEDNESDAY April 17, 1991
By: Hugh Dellios, Chicago Tribune
Edition: FINAL Section: NEWS Page: 7

Word Count: 444

...of the state's moratorium on the construction of hazardous waste incinerators to 1 1/2 years from 5 years.

- The House Financial Institutions Committee **endorsed** a bill that would allow public aid **recipients** to have their **checks** **electronically** transferred to financial institutions.

- A House Committee on Municipal Law gave its approval to a measure that would prevent communities from rejecting a proposed group...

3/3,K/8   (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 1996 Philadelphia Newspapers Inc. All rts. reserv.

06770020
SENATE REJECTS TAX CHECKOFF BUSH HAD PROPOSED LETTING CITIZENS EARMARK TAX FUNDS TO CUT THE DEFICIT. SEN. BYRD SAID THAT WOULD CLOSE DOWN THE GOVERNMENT.
Philadelphia Inquirer (PI) - SATURDAY September 26, 1992
By: Jim Luther, ASSOCIATED PRESS
Edition: FINAL   Section: NATIONAL   Page: A05
Word Count: 389

... to join hands together and balance this budget," said Sen. Robert C. Smith (R., N.H.), chief sponsor of the amendment.

The proposal, which Bush **endorsed** last month in accepting renomination by the Republican Party, would allow taxpayers to **check** a box on their tax returns and earmark up to 10 percent of their taxes to cut the deficit. Unless Congress and the President agreed on what to cut, across-the-board reductions affecting everything except Social Security, interest and **bank** deposit insurance would be reduced **automatically** .

Smith's effort to attach the proposal to a catchall tax bill was defeated on a technicality. By a 58-36 vote, the Democratic-controlled...

3/3,K/9   (Item 2 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 1996 Philadelphia Newspapers Inc. All rts. reserv.

06001047
AFTER INVESTIGATION, GOP FUND-RAISING PLAN RESULTS IN PA. REFUNDS
PHILADELPHIA INQUIRER (PI) - TUESDAY January 1, 1991
By: Associated Press
Edition: FINAL   Section: LOCAL   Page: B04
Word Count: 337

...in other parts of the country; Pennsylvanians received checks in August, according to Attorney General Ernie Preate Jr.

Fine print on the back of the **check** explained the program, telling the **recipient** to **endorse** the **check** , write in a **bank** -account number and put it in the **bank** . By depositing the **check** , **recipients** **automatically** agreed to have $12.50 a month transferred **electronically** from their accounts to the Republican Presidential Task Force, Preate said.

Preate said an investigation by his office showed that the committee may not have...

3/3,K/10   (Item 3 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 1996 Philadelphia Newspapers Inc. All rts. reserv.

05784114
BRADLEY'S CAMP GOES ON OFFENSE
PHILADELPHIA INQUIRER (PI) - WEDNESDAY October 10, 1990
By: Dick Polman, Inquirer Staff Writer
Edition: NEW JERSEY Section: LOCAL Page: B01
Word Count: 735

...a lawsuit to halt a solicitation plan that was described by the attorney general as "deceptive conduct."

Since last winter, the committee has sent $25 **checks** to one million Americans. In a letter, each was asked to **endorse** the **check** , provide an account number and put it in the **bank** . This authorizes the group to draw $12.50 a month from the citizen's account. The first two months are "free," since the party is recouping its money. But each month thereafter, the party draws another $12.50 **automatically** - unless the donor calls Washington to stop the process.

"We haven't said that much about Whitman in this campaign," acknowledged Bradley press secretary Bob...

3/3,K/11   (Item 1 from file: 640)
DIALOG(R)File 640:San Francisco Chronicle
(c) 1996 Chronicle Publ. Co. All rts. reserv.

05545885
2 STATES SUING GOP OVER FUND-RAISING PLOY SOLICITATIONS CALLED 'DECEPTIVE, SLEAZY'
SAN FRANCISCO CHRONICLE (SF) - FRIDAY September 21, 1990
By: Washington Post
Edition: FINAL Section: NEWS Page: A12
Word Count: 470

TEXT:
... attorneys general in Alabama and Illinois have filed suit to stop allegedly deceptive solicitations from the National Republican Senatorial Committee. The committee sent individuals $25 **checks** , which if cashed allow the campaign committee to withdraw $12.50 a month **automatically** from each **endorser** 's **bank** account.

Committee spokeswoman Wendy Burnley said committee lawyers met last week with representatives of several state attorneys general and "offered to work with them to...

The three-page fund-raising letter states that by **endorsing** the **check** , the **recipient** is agreeing to participate in the GOP's "newest candidate support concept called Candidate Escrow Funding." It notes that signers can cancel any time after two months, but otherwise the $12.50 a month will continue to be transferred **automatically** to the committee.

Burnley said the committee is confident that the solicitation will

withstand legal challenge because it was checked carefully before the first test...

3/3,K/12   (Item 1 from file: 724)
DIALOG(R)File 724:(Minneapolis)Star Tribune
(c) 1996 Star Tribune. All rts. reserv.

05741059
VANASEK RIPS REPUBLICAN FUND-RAISING TECHNIQUE, CALLS IT 'SHABBY, DECEITFUL'
STAR TRIBUNE (MS) - Tuesday, August 28, 1990
By: Dane Smith, Staff Writer
Edition: ST. PAUL Section: NEWS Page: 02B
Word Count: 362

The "hook" in attracting unsuspecting donors, Vanasek said, is a "gift" in the form of a $25 **check** made out to the potential giver.   By **endorsing** and cashing the **check** , the " **recipient** " agrees to authorize an **automatic**   withdrawal of $12.50 a month, indefinitely, to the Republican Presidential Task Force, which funds Senate Republican campaigns.

    The letter in the mailing describes escrow...

3/3,K/13   (Item 2 from file: 724)
DIALOG(R)File 724:(Minneapolis)Star Tribune
(c) 1996 Star Tribune. All rts. reserv.

05521109
AVOIDING THE MINEFIELDS IN MONEY TALKS
STAR TRIBUNE (MS) - Sunday, January 21, 1990
By: Lawrence Kutner
Edition: METRO Section: VARIETY Page: 04E
Word Count: 1,062

... the recipient's dignity. Parents, for example, sometimes find it uncomfortable to accept even much-needed money from their children.

    Asking for money or even **endorsing** a **check** from their children can hurt their sense of pride. It is often less emotionally painful to arrange for a regular **automatic** transfer of funds from the donor's **bank** account to the **recipient** 's.

    - A little formality in handling loans can be good for everyone. If you lend money to a family member without specifying the terms in...

3/3,K/14   (Item 1 from file: 496)
DIALOG(R)File 496:The Sacramento Bee
(c) 1996 Sacramento Bee. All rts. reserv.

05512828
GOP FUND-RAISER MAY LEAD TO UNWITTING CONTRIBUTIONS
SACRAMENTO BEE (SB) - SATURDAY March 17, 1990
By: Robert D. Davila Bee Staff Writer
Section: METRO Page: B1
Word Count: 582

... in a trial program to raise campaign funds quickly and easily in the

electronic age.

But the transfers don't stop after two months. The **endorsement** on the
back of the **check** authorizes an unspecified deduction from your **bank**
account every month. And the fine print at the bottom says the amount
automatically will increase 10 percent every year.

A Citrus Heights woman charged Friday that a $25 check made out to her
83-year-old mother was...

3/3,K/15   (Item 1 from file: 634)
DIALOG(R)File 634:San Jose Mercury
(c) 1996 San Jose Mercury News. All rts. reserv.

05765274
GOP FUND SOLICITATION CHALLENGED
SAN JOSE MERCURY NEWS (SJ) - Friday, September 21, 1990
By: Washington Post
Edition: Stock Final Section: Front Page: 12A
Word Count: 576

TEXT:
... attorneys general in Alabama and Illinois have filed suit to stop
allegedly deceptive solicitations from the National Republican Senatorial
Committee. The committee sent individuals $25 **checks** , which if cashed
allow the campaign committee to withdraw $12.50 a month **automatically**
from each **endorser** 's **bank** account.

Committee spokeswoman Wendy Burnley said committee lawyers met last week
with representatives of several state attorneys general and "offered to
work with them to...

The three-page fund-raising letter states that by **endorsing** the **check**
the **recipient** is agreeing to participate in the GOP's "newest candidate
support concept called Candidate Escrow Funding." It notes that signers can
cancel any time after two months, but otherwise the $12.50 a month will
continue to be transferred **automatically** to the committee.

Burnley said the committee is confident the solicitation will withstand
legal challenge because it was checked carefully before the first test
mailing...

3/3,K/16   (Item 1 from file: 716)
DIALOG(R)File 716:Daily News Of L.A.
(c) 1996 Daily News of Los Angeles. All rts. reserv.

05515074
**FUND-RAISER FOR GOP CRITICIZED Mailing which establishes electronic money
transfer is called deceptive**
Daily News of Los Angeles (CA) - March 18, 1990
By: ROBERT D. DAVILA McClatchy News Service
Edition: Final Section: NEWS Page: N3
Word Count: 296

... the costly and laborious task of mailing out requests, reminders and
receipts for political contributions.

But the fun doesn't stop after two months. The **endorsement** on the

back of the **check** authorizes an unspecified deduction from your **bank** account every month. And the fine print at the bottom says the amount **automatically** will increase 10 percent every year.

Sue Hance charged Friday that a $25 check made out to her 83-year-old mother was targeted at...

3/3,K/17   (Item 1 from file: 739)
DIALOG(R)File 739:The Fresno Bee

05511201
NEW-AGE CAMPAIGN OR SCAM? GOP DEDUCTS CASH FROM BACKERS' BANKS
Fresno Bee (FB) - MONDAY March 19, 1990
By: ROBERT D. DAVILA McClatchy News Service
Edition: HOME   Section: TELEGRAPH   Page: A2
Word Count: 387

... avoids the costly and laborious task of mailing requests, reminders and receipts for political contributions.

But the fun doesn't stop after two months. The **endorsement** on the back of the **check** authorizes an unspecified deduction from your **bank** account every month. And the fine print at the bottom says the amount **automatically** will increase 10 percent every year.

A Citrus Heights woman charged Friday that a $25 check made out to her 83-year-old mother was...

3/3,K/18   (Item 1 from file: 495)
DIALOG(R)File 495:The Columbus Dispatch

05507053
DEMOCRATS CALL REPUBLICANS' FUND DRIVE 'CONSUMER FRAUD'
COLUMBUS DISPATCH (CD) - SATURDAY March 3, 1990
By: Mike Curtin and Duane St.Clair Dispatch Staff Reporters
Edition: FINAL   Section: LOCAL AND NATIONAL NEWS   Page: 03B
Word Count: 554

... the speed with which we can get resources to our candidates tips the election scales in our favor," the letter says.

"Hold on to your **bank** books," Ruvolo said. The GOP committee "wants direct access to the **bank** accounts of Ohio consumers." He said many Ohioans might unwittingly deposit the **check** without realizing their **endorsement** signature authorizes deductions by **electronic** fund transfer.

Ruvolo said George V. Voinovich, the apparent Republican nominee for governor, "has been strangely silent about a litany of questionable Republican fund-raising...

Search all dates: No

Search end date: 11/22/93

Search start date: 1/1/60

Max. no. of results: 50

Search String: electronic check processing systems that enable the payee or recipient to endorse the check for the bank or a third party.

Request Name: .   Request-51

Or Link

Natural Language

Dialog

Author: Unknown

Headline: SIEMENS NIXDORF LAUNCHES "WORLD's FASTEST PERSONALISED   DB: NewsNet6
(COMPUTERGRAM INTERNATIONAL)

Date: 1993/03/03

Rank: 1

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:

Siemens Nixdorf Information Systems Ltd, based in Bracknell, Berkshire is branching out into a new niche printing market with its 2140 MICR - hailed as the world's fastest personalised Magnetic Ink Character Recognition printing system. The system will enable banks, building societies, security printers and government departments to print cheques and credit slips faster and more cheaply. This is because it can cope with printing personal details such as customer name, branch sort code and address - along with the magnetically coded cheque/slip number, bank code and account number, included at the bottom of the cheque - a process that has to be carried out in two separate stages using current techniques. The printer combines Siemens' light emitting diode print technology with the established magnetic ink recognition system from Californian company Troy, both of which are controlled by a specially adapted 80486-based PCD4T terminal. Siemens uses arrays of hundreds of tiny light-emitting diodes rather than lasers in the 2140 printer because it reckons they provide more accurate printed text and graphics, faster. This is because every diode is individually calibrated and balanced to ensure uniform printing across every single line. The 2140 machine prints 98.5 feet of paper a minute and can produce half a million cheque books a month. It can also print on A3 size paper, which is several inches wider than previous technologies allow, so enabling two cheques or slips to be printed side by side. Siemens says this halves current cheque book production costs, enabling users to print 1,000 cheques for #1.50. The controlling terminal, a specially customised personal computer, has a Windows-style graphical colour interface and word processing system that can be used to design cheque and credit slip pages - particularly useful for UK customers dealing with different types of crossed and uncrossed cheques. The printer costs #250,000 and is available now from Siemens in the UK. It will be selectively marketed in countries....

Author: Unknown

Headline: SATELLITE BUSINESS SYSTEMS CASTS ITS EYES ON FINANCIAL MARKETS   DB: NewsNet7 (**
UNKNOWN **)

Date: 1982/11/01

Rank: 2

Source: SATELLITE NEWS

Most Relevant Section:
   Satellite Business Systems is investigating bank transaction applications for its satellite technology, including data center back-up links, electronic check processing, corporate cash management and correspondent business service.

Author: Unknown

Headline: BancTec Inc, Dallas, Texas expects to have an MS-DOS-based image   DB: NewsNet6
(COMPUTERGRAM INTERNATIONAL)

Date: 1992/10/26

Rank: 3

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
   BancTec Inc, Dallas, Texas expects to have an MS-DOS-based image statement print product available in
December that will help mid-sized banks in increasing cheque processing - image statement print systems enable
banks to provide customers with monthly statements that include printed images of cheques rather than the actual
paper cheques - yes, in the US, they still return your cheques with your statement; in 1991 BancTec announced a
mainframe host-dependent image statement product for larger banks; the product is called ImageFirst; no price was
inidcated.

Author: Unknown

Headline: SYNAPTICS' "SEEING" NEURAL NETWORK CHIP FINDS AN   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1992/07/09

Rank: 4

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
San Jose, California-based Synaptics Inc, a pioneer in the field of neural network chips, has announced the incorporation of its electronic 'eye', the I-1000 Neural Eye Chip, into VeriFone Inc's new Gemstone Onyx cheque identification system. The chip enables the Onyx device actually to "see" and recognise the identification numbers on cheques. This gives the system a number of advantages over its magnetic counterparts: it does not require cheques to be machine-fed, at a constant speed and angle; it is not stumped by differing ink densities or imperfections in print alignment, and it doesn't blink an eye at crumpled or folded cheques. It is claimed to cost up to 100 times less than other current systems too. The I-1000 chip is modelled on the synapses of the human brain. It combines an analogue optical sensor, a neural network that recognises and learns patterns, and a signal processor. It scans characters and sends signals to its image classifier, an on-chip network of 20,000 analogue processors, which finds and interprets patterns in the analogue signals. Recognised patterns are relayed to the chip's processing system, which converts them to a digital format. The chip can read up to 1,000 characters per second and can perform up to 1,000m operations per second. Synaptics plan to manufacture it in volume and sell it on the open market envisaging, as technology progresses, that I-1000-type processors will be used for a variety of applications from the detection of counterfeit money to handwriting recognition (Synaptics is researching a system for deciphering handwritten enevelopes for the US Postal Service, CI No 1,954). A telephone translation device capable of converting one language to another and a neural interface between humans and computers are also suggestions for the long-term future. "When you combine the two technologies, logical and intuitive, you will be able to make machines that you cannot conceive of today", says Synaptics' co-founder Frederico Faggin.

Author: John Kavanagh

Headline: . FT 11 MAR 93 / Survey of Software at Work, Spring 1993 (19): Banks slower to catch on - Applications debate   DB: Financial Times (Financial Times)

Date: 1993/04/06

Rank: 5

Most Relevant Section:
   It's a shame, because we have electronic trading throughout the business chain but at the end of the process we still have to produce a piece of paper, a cheque.' A measure of the gap between the retail chains and the banks is the reply from Mr Saif Rahman, business development manager at National Westminster responsible for EDI services: 'Four times the cheque-processing cost? I say that is very cheap, considering the services we are offering.' NatWest's Bankline Interchange service was developed on an IBM AS/400 computer by Terence Chapman Associates, a London consultancy and systems house, at a cost of Pounds 1.8m. The system is linked to all the main UK EDI services, run by INS, AT&T-Istel, IBM and British Telecom, so that companies exchanging orders and invoices by EDI can complete the trading circle by making payments and notifying the recipients electronically, too.

Author: <None>

Headline: Banking   DB: IEE/INSPEC (Which Computer?)

Date: 1984/11/20

Rank: 6

Source: Which Computer?

Most Relevant Section:
   Banks are among the bigger users of computer systems. There are some 440 banks operating in the UK, and a large percentage of those use software packages and computer-based systems. Increasingly they are recognizing the role of computer-based systems in both retail and international banking, and for long-term development programmes. The large clearing banks are seeking more effective methods of distributing processing power throughout their organizations. Personal computing, branch automation, and local, national and international networks are all becoming integral parts of the bank's approach to business. In addition to international banking, the computer market for domestic or retail banking is also undergoing major developments. The cheque clearing process is semiautomated and the major clearing banks decided last year that the credit clearing process would be automated to the same degree. The key to this process of automation is the document encoding machine which reads the cheques and credits

Author: Unknown

Headline: FAST FOOD ACCEPTS CREDIT CARDS;   DB: NewsNet7 (** UNKNOWN **)

Date: 1991/05/13

Rank: 7

Source: SATELLITE NEWS

Most Relevant Section:
   MerchanTec International, which has developed an innovative, satel lite-based credit card authorization system, now is providing a bank card approval service for 70 Hardee's fast-food locations in the Atlanta area. The satellite service will enable stores instantly to process the purchases of Mastercard and Visa cardholders and will open other opportunities for data transmission via satellite, MerchanTec executives said.

...can endorse in the appropriate place in the middle. The RM 401 is capable of doing that." This facilitates a check's clearing through a **bank** in accordance with the Act.

The item endorser endorses, dates, and numbers up to 13 digits prior to microfilming the document so that the film records a complete audit trail of the transaction. In addition, a variety of printing layouts help to match the existing procedures of a **bank** .

The second endorsement option, which includes a sequential number imprinter, is especially useful for data entry or indexed retrieval. Since different **banks** have different procedures and requirements, the sequential number imprinter comes in two difernt versions, each with a combination of fixed and automatically advancing number fields.

Endorsement is often performed at a reader/sorter at the main check processing center of a **bank** . Minolta chose to make the endorser optional since, says Mozek, "a **bank** may or may not need to endorse. If the microfilmer is used at a branch location, it may be used just to keep records."

Another...

16/3,K/4 **(Item 4 from file: 275)**
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
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01244721   SUPPLIER NUMBER: 06360866   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Signature verification products. (product announcement)
Computers in Banking, v5, n5, p96(4)
May, 1988
DOCUMENT TYPE: product announcement   ISSN: 0742-6496   LANGUAGE:
   ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3366   LINE COUNT: 00267

ABSTRACT: Signature verification systems have existed for about ten years, but less than a thousand **banks** in the US currently verify signatures **electronically** . On-line verification could shorten teller lines, improve customer service, and provide protection for **banks** in court cases involving forged or improperly **endorsed** **checks** , but **banks** have resisted putting in signature verification systems because of the cost and the difficulty of integrating signature verification systems with existing records. Now hardware advances...

Probably the most pertinent fact to remember about electronic signature verification systems is that not very many **banks** are using them yet. Such systems, which digitize a signature and store the image in memory for later comparison, have been in existence for about...

...haven't exactly been standing in line to get their hands on one. It's safe to say that there are less than a thousand **banks** in the country currently verifying signatures electronically.

It would seem that **banks** have several powerful reasons for putting the systems in place. For starters, recent court cases involving forged or otherwise improperly endorsed checks have not looked too kindly upon **banks** . "One client said they didn't fear absorbing any of the losses that might result from a forged check. What they feared was the punitive...

...rising astronomically," says Nader Haghighat, director of signature verification products for Geac Computer Inc., St. Louis. He cites a recent civil case in which a **bank** found negligent in cashing a forged check for $100,000 was whacked with $3.4 million in damages.

Add to that unsettling settlement some disturbing...

...Most of the companies offering micro-based systems also have configurations that allow integration with a primary customer information file or distributed network processing. As **banks** upgrade their teller equipment, believe many signature verification executives, the number of systems in place will increase dramatically. "Right now, perhaps 5% of the teller workstations in place have graphics capability," says Uhland. He feels the number is sure to swell. As it does, **banks** will begin adding verification systems, because they will need to purchase only the software and scanners.

"What's going on with signature verification is very...

...a patent on the cash dispensing mechanism used in Docutel ATMs. He sees verification systems as positioned to break out, much in the manner that **banks** rushed to purchase ATMs in the late 1970s and early 1980s.

Once that happens, further advances will come quickly. Wetzel says that dynamic verification of...

...systems, though, remains quite high.

Uhland, meanwhile, sees other types of new technology affecting the back office. As the cost of memory continues to decrease, **banks** will use such formats as optical disk to store checks, he says. Operators would then compare the stored image of the check against the stored...

...2,700 accounts and move up to a system that handles four million accounts."

Geac has been marketing its high-end system to customers like **Bank** of America and Sumitomo **Bank** of California since 1977. But, "only very major institutions with money to play with could afford them," says Haghighat. But the Signature System, introduced in...improves the on-screen legibility of a signature while reducing the amount of memory needed to store the image.

The Signature System works with a **bank** 's existing account structure. Files in the system contain account information combined with the signatures of those authorized to access the account. Each time a...

...a signature, the system logs the procedure. If a questionable transaction occurs, "maybe it was a forgery, but at least you can show that the **bank** has done its duty and tried to protect its funds," says Haghighat. The logging mechanism is available on-line and can be viewed in serial...

...of people or three-dimensional objects, as well as signatures, and stores them in a data base. With the latest release, introduced in March, a **bank** can create a verification file that includes a full-color image of the signer, along with the signature and account information.

"For signature verification, it's critical that **banks** have the image capture capability and the data base capability," says Jennifer Moller, PictureWare's director of marketing. "Together they allow signatures to be verified...

...up either by name or by account number." Up to 18 signatures can be placed on a single screen. Moller says that one of the **banks** using PicturePower for verification purposes currently has 15 signatures on file for a single corporate account, arranged onscreen in order of priority. "If one person...Stacy Holstein. She says that AT&T and Scanbase are targeting several industries and applications as possible markets for the product, including signature verification in **banks** .

Signatures can be scanned in less than seven seconds using the

Overview, which attaches to most IBM PCs and compatibles with the aid of an
...

...space.
      With the addition of Scanbase's dBase III Plus-compatible software,
the package provides users with a "file folder" for each customer of a
bank , for example. The cover page of the file folder contains vital
information about the customer, and indicates what images are stored in the
file. Users...
...or simply not doing a good job."
      The signature verification package has been mated with proprietary
software that handles accounting and reporting functions for a **bank** 's
safe deposit box. The system requires a sample of both the customer's and
the officer's signatures in order to permit entry, and...

...contact Signify Inc., 9005 Red Branch Road, Columbia, MD 21045 (301)
992-3035.
      Product Series
      Meets Different
      Requirements
      SYSTEM/PC-TO-HOST Marlboro, Mass.--Some **banks** ' signature
verification systems may involve a few thousand signatures. Some may
involve a few million. Believing that a product that meets the needs of the
...

...grouping of products.
      "The problem with any information system is to structure a way to
manage the information as the system grows," says Briscoe. After **banks**
get initially involved with signature verification, he adds, many are
unsure of their next move. The Sapphire Series, which was formally
introduced in March, eliminates...

 16/3,K/5   (Item 5 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
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01073359   SUPPLIER NUMBER: 00567581
IBM Bar Code Unit Said to Automate Check Sorting.
Desmond, J.
Computerworld, v18, n32, p55
Aug. 6, 1984
DOCUMENT TYPE: product announcement   ISSN: 0010-4841   LANGUAGE:
   ENGLISH   RECORD TYPE: ABSTRACT

ABSTRACT: IBM has announced optical bar code technology that automates the
return **check** procedure for **banks** using the **check** sorting IBM 3890
Document Processor. The 3890 Document Coding Feature, which attaches to the
3890 Document Processor, prints a bar code **endorsement** on each **check**
when it is collected. When **checks** are returned to a **bank** that uses the
document coding feature, the processor **automatically** identifies the
source of the **checks** and returns them. The 3890 Document Coding Feature,
which will be available in the second quarter of 1985, costs $170,000.

 16/3,K/6   (Item 1 from file: 47)
DIALOG(R)File 47:Magazine Database(TM)
(c) 1996 INFORMATION ACCESS CO. All rts. reserv.

03873128   SUPPLIER NUMBER: 13564277   (USE FORMAT 7 OR 9 FOR FULL TEXT)

TEXT:
...students who fraudulently obtain loans, of profit-making trade schools that take students, loan money and fail to provide an education in return, and of **banks** that lend to "students" who do not exist. Other abuses are less flagrant but more common: Parents bend the truth on loan applications; school financial aid officers approve more loan requests than government regulations allow; **banks** do not pursue delinquent borrowers. But regardless of who perpetrates the abuse or how blatant the violation, the federal government, which backs or "guarantees" student...
...   far less, however, because student loan money does not come directly from government coffers. Loan capital comes from private lenders--typically commercial institutions such as **banks** , savings and loans, and credit unions. Federal funding, which totaled about $4.6 billion in fiscal 1991, mostly went to cover administrative costs, subsidies, and
...

...to secondary-market lenders, such as the Student Loan Marketing Association (Sallie Mae), the largest holder of student loans. Or they may contract with a **third** **party** to service and collect the loan. Such arrangements easily confuse students, who may be dunned after sending payments to the wrong place.
      Meanwhile, the Department ...and Loan Association officials were found guilty in 1990 of submitting more than 17,000 fraudulent claims for $35 million in defaulted student loans. The **bank** 's vice-president was convicted of conspiracy, perjury, mail fraud, and theft of government funds and sentenced to four years in prison. Another lender, First...thing, access to loans no longer depends on the presence of local lenders. Students today can apply for a Stafford loan without ever entering a **bank**. Some lenders provide schools with loan application forms, which students complete and submit to **banks** through school financial aid offices. These practices, along with the advances of electronic banking, have made it common for students to receive loans from out...out by the Department of Education and the schools. With direct lending, the loan process would be substantially simpler. The Department would transfer loan funds **electronically** to schools, which would credit students' accounts accordingly. (Such a procedure is already in use for Pell grants.) Schools would prepare a promissory note in...

...and send the note to a central service center managed by a Department of Education contractor. There would be no need for generating, delivering, or **endorsing** **checks** nor for most of the paperwork lenders now require.
      As students obtain additional loans over the course of their schooling, the loans would be added...

... circuits are busy." Mothers couldn't reach sons, travelers couldn't reach airline reservation clerks, and business people couldn't reach clients. And companies that **bank** on the telephone, from home-shopping channels to hotel chains, lost millions of dollars in sales. A random plague of computer failures run amok in...joy ride, but many others have malevolent or criminal intentions, stealing or corrupting crucial information. One way or another, we pay for their illegal jaunts: **Banks** are forced to spend millions fending off credit-card fraud, for example, and cover their costs with high interest rates.

Hackers can also cost us...engineering (CASE) tools are helping software developers be more methodical in their approach to the creation of software. CASE puts in place a system of **checks** that helps eliminate many software errors. New standards for software quality are taking root as well. The American National Standards Institute and the Institute of Electrical and **Electronics** Engineers jointly **endorse** more than a dozen software engineering standards, including one aimed at establishing quality assurance plans for critical software.

Many people also favor the idea of...

16/3,K/8   (Item 3 from file: 47)
DIALOG(R)File   47:Magazine Database(TM)

03090572   SUPPLIER NUMBER: 06356458   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Home insurance: protecting almost everything you own.
Porter, Hal; Richmond,Suzan; Meditch, Andrea; Blum, Adrienne
Changing Times, v42, n6, p26(8)
June, 1988
ISSN: 0009-143X   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 4203   LINE COUNT: 00320

... a broken window and made off with the heirloom jewelry, and there was a note from the mailman announcing that George would soon be the **recipient** of a large medical bill because the weak floorboard on the front porch finally collapsed--under the mailman.

An unlikely scenario. But any one of...your agent is doing a good job for you, says independent agent Ed Deegan. The parent company may lower its rates, but your agent may **automatically** renew you at the old rate, so **check** around and compare rates every few years. If there's only a 5% difference and you are happy with the service, there's probably no...

...Davis of Cross Country Financial Services. An agent who knows what you've got will be in a better position to set coverage and recommend **endorsements** for items that may be easy to overlook, such as cameras, personal computers or musical instruments. And you'll cut down on any duplication of...

16/3,K/9   (Item 4 from file: 47)
DIALOG(R)File   47:Magazine Database(TM)

03074415   SUPPLIER NUMBER: 06340119   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How the downhill investor doubled his money.
Ellis, Junius
Money, v17, n2, p110(11)
Feb, 1988
CODEN: MNEYA   ISSN: 0149-4953   LANGUAGE: ENGLISH   RECORD TYPE:
    FULLTEXT
WORD COUNT: 4791   LINE COUNT: 00354

TEXT:
    ...followed my usual route to work down midtown Manhattan's Park
Avenue, passing the portals of such blue-chip multinationals as
Mercedes-Benz, Unilever, Fuji **Bank** & Trust, Colgate-Palmolive and ITT. I
had no inkling that these and most other publicly held companies worldwide
would be worth much less on paper...
    ...   Such puritanism rings hollow on Wall Street, however. I can't
imagine anyone shunning Citicorp chairman John Reed last Sept. 16, when he
celebrated his **bank** 's $1 billion public stock sale at $29 a share,
adjusted for a stock split. Nor do I recall anyone chiding him for offering
on...

    ...do I recall anyone chiding him for back Citicorp at crash-adjusted
prices as low as $16 -- a fat 45% profit per share for the **bank** . My wife
Lisa's reaction to my first short sale last February is typical: ''There
must be more respectable ways to play the market than sale, he took the
time to **check** it out before weighing in with his yea or nay. Without
Stan's guidance, the following episodes in my brief career as a bear would
. . .

    ...on page 102.) Mentor, a new entrant in the condom market, had risen from
around $8 in November 1986, when Surgeon General C. Everett Koop **endorsed**
condoms as the best AIDS defense short of abstinence. But even if condom
sales took off -- which Stan and I doubted -- puny Mentor would have...3
million, or 80 cents a share. Investors had prodigious expectations for the
firm's latest product -- a Dick Tracy-esque wristwatch with built- in
electronic ''beeper.'' The gizmo would allow wearers to be paged via FM
radio waves to phone home, the office or the bucket shops that shamelessly
push...to up the ante rather than to cover any of my six remaining short
sales -- all but one of them losers. I sent in a **check** for $10,000,
hopeful that amount would see me through. It didn't come close. My second
''dear client'' Mailgram arrived Sept. 2; my shorts...

 16/3,K/10   (Item 5 from file: 47)
DIALOG(R)File   47:Magazine Database(TM)
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02584508   SUPPLIER NUMBER: 03474972   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trade directories published for chemicals and plastics.
Business America, v7, p37(1)
Oct 15, 1984
CODEN: BUAMDM   ISSN: 0190-6275   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 6394   LINE COUNT: 00534

    ...   sized companies comprise the most dynamic segment, having increased
their purchases of EDP and computer systems by 50 percent in 1983 as
compared to 1982. **Banks** and the service industries were the largest
purchasers of EDP and computer systems, electronic filing and storage
systems, electric banking, accounting and transfer systems. In the area of

computer hardware, 1983 purchases of **banks** rose ...mining, and port projects. Jordan's nest Five-Year Plan will emphasize transportation, water, and mining projects, together with light industrial and rural development. World **Bank** loans under consideration for Turkey relate to energy, mining, industry, and infrastructure projects. Turkish construction companies are interested in collaborating with U.S. fimrs on...the consulting engineering services related to this project. It has an estimated value of $180 million. These funds will be provided by IDB and World **Bank** Loans. Another subproject that is included in the Rio Grande project is energy generation. The estimated value of this project is $300 million. It includes...

...are available from address above. Bids can be for either individual sections or the entire project, which is financed by a loan from the World **Bank** .
ALGERIA--The U.S. Embassy received an official letter from Societe Nationale des Transports Ferroviaires (SNTE)--Algerian State Enterprise in Charge of Railway--stating its...

...date of contract award, which is expected to be July 1985. Since NTPC has negotiated a loan of US $300.8 million with the World **Bank** and a part of the proceeds of the loan to fully finance the supply cost of the steam turbine generator sets, only bidders from member countries of the World **Bank** , Switzerland and Taiwan are eligible to participate in proposed ... for the supply of telecommunications equipment (telephone) for subject project. Under the terms of the loan agreement 536/SF-GY between the Inter-American Development **Bank** and the government of Guyana the procurement of these supplies will be fully financed by the Inter-American Development **Bank** . Tenders are invited from firms that are regional or non-regional member countries of the Inter-American Development **Bank** for the supply of telcommunications equipment (telephones), which are divided into the following lots: Lot 1: stack-up towers with protection (5); Lot 2: private **automatic** branch exchange (PABX) (1); Lot 3: external line plant (1): Lot 4: concentrator (1); Lot 5: power d.c. supply; Lot 6: power a.c...

...reimbursable payment of Guyana $200 or equivalent in foreign exchange, U.S. $54 (rate of exchange US $1.00 equals G$3.75) by crossed **check** in favor of the General Manager, Mahaica-Mahaicony-Abary Agricultural Development Authority, from either of the three addresses given below: The General Manager, Mahaica-Mahiacony...

...England, tel. 0793- 812479, telex: 44844 HALWIL G. Tenders should be in English and enclosed in a sealed envelope bearing no identity of the tenderer, **endorsed** "Tenders for Telecommunications Equipment (Telephone) for Abary River Water Control Project," and should be delivered by registered post, or recorded hand delivery to: The Secretary...
?

```
Set     Items      Description
S1      634008     FINANCIAL()INSTRUMENT? OR CHECK? ? OR CHECQUE? ? OR BOND? ?
                   OR NOTE? ?
S2      113323     SIGN OR SIGNING OR SIGNED OR SIGNATURE OR INDORS? OR ENDOR-
                   S?
S3       54840     PAYEE? OR RECIPIENT?
S4       64360     BANK? ? OR THIRD()PARTY
S5     1507818     ELECTRONIC? OR AUTOMATIC?
S6          42     S1 AND S2(7N)S5
S7           0     S6 AND S3 AND S4
S8           0     S6 AND S3
S9          35     RD S6 (unique items)
S10         28     S9 NOT (PY=>1994 OR CY=>1994)
S11          6     S10 AND (BANK? OR THIRD()PARTY OR S3)
```

?t s11/7/all

11/7/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC

03417959   INSPEC Abstract Number: D89001857
 Title: **Reg. CC, marketing perks, spark interest in signature verification**
   Author(s): Zimmermann, K.
   Journal: Bank Systems & Equipment   vol.26, no.4   p.64, 66
   Publication Date: April 1989   Country of Publication: USA
   CODEN: BSEQD6 ISSN: 0146-0900
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Practical (P)
   Abstract: Besides getting customers in and out of the branch quickly and
reducing the possibility of fraud, other advantages of automating the
checking of signatures on large **checks** include the following: the ability
to have tellers remain at their stations, rather than searching through
card files, to provide constant customer contact throughout the
transaction; a reduction in teller and backroom personnel error; the
capability of computerized verification systems to run on almost any
hardware, allowing for easier updating and smoother transition during a
merger or acquisition; improved recordkeeping because electronic files are
seldom misplaced or lost. Even though it is difficult to gauge whether Reg.
CC or other benefits have spurred interest in **electronic signature**
verification, manufacturers report sales increases of 25 to 50 percent in
1988, and the upward trend is expected to continue in 1989. (0 Refs)

11/7/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

03343228   INSPEC Abstract Number: D89000957
 Title: **UK retail expert reveals high consumer acceptability of EFTPoS**
   Author(s): Essinger, J.
   Journal: Electronic Banking & Finance   vol.5, no.11   p.9-11
   Publication Date: Jan. 1989   Country of Publication: Netherlands
   CODEN: EBFIE4 ISSN: 0265-9239
   U.S. Copyright Clearance Center Code: 0265-9239/89/$0.00+2.20
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Economic aspects (E); General, Review (G)
   Abstract: Tests at Sainsbury stores have shown that a 'silent majority'
of customers preferred using EFTPoS to the 'hassle' of cheques. Sainsbury
joins other large retailers in hoping that problems at EftPos UK which have
caused delay in implementing a national EFTPoS scheme be sorted out as soon
as possible. Sainsbury is the largest food retailer in Britain. The
organization has been involved with various types of EFTPoS since the
technology began. As well as participating in a pilot scheme at two stores
organized by national cash machine network LINK (now LINK/MATRIX),
Sainsbury has also been a keen participant in SWITCH, involving the
Midland, National Westminster and Royal **Bank** of Scotland clearing **banks**
. These **banks** issue their own branded cards which are compatible with the
SWITCH system. When a customer wants to pay at point-of-sale using his
card, the cashier inserts it into the SWITCH terminal. The machine **checks**
the card-holder's balance, and if funds are sufficient, allows the
transaction to go ahead. The verification method is by **signature** but the
transaction is entirely **electronics** -based, unlike Barclays' Connect
system, where some transactions are made using paper slips. (0 Refs)

11/7/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC

02559600   INSPEC Abstract Number: C86003670
 Title: **Image processing update: Luther-Wong systems**
  Author(s): Luther, W.J.
  Journal: Recognition Technologies Today   vol.8, no.1   p.15-18, 39
  Publication Date: June 1985   Country of Publication: USA
  CODEN: RTTODK   ISSN: 0883-5594
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Applications (A); General, Review (G); Practical (P)
  Abstract: The   author   defines   image   processing   and   describes   the
technologies   involved.   He   explains   the   pertinence   of   optical   character
recognition   in   today's   financial   applications   and   describes   some
contemporary   applications of OCR systems. In particular he describes image
to   key   transfer with Scan-Data Corporation, Digital Fax/**Electronic** Mail
at   COMPUSCAN,   **signature**   verified   statement   billing   at Standard Oil,
signature   verification   in   **banks** ,   travellers   **check**   processing with
Scan-Optics,   **bank**   cheque truncation at REI and courier service waybills
at Federal Express.   (0 Refs)

11/7/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC

01699012   INSPEC Abstract Number: C81020830
 Title: **Image processing: where it begins, where it is going**
  Author(s): Luther, W.J.
  Conference   Title: Digest of Papers of Spring COMPCON 81. VLSI in the
Laboratory, the Office, the Factory, the Home   p.277-80
  Publisher: IEEE, New York, NY, USA
  Publication Date: 1981   Country of Publication: USA   xvi+481 pp.
  Conference Sponsor: IEEE
  Conference   Date: 23-26 Feb. 1981   Conference Location: San Francisco,
CA, USA
  Language: English   Document Type: Conference Paper (PA)
  Treatment: General, Review (G)
  Abstract: Presents a definitive statement of what image processing is,
what technologies it draws from, how it is being applied today, the
challenges which need to be overcome and how it will grow in the future to
merge with data processing. The primary technological base covered is OCR.
The specific applications covered are Digital Fax and **electronic** mail,
Credit   Card   Imaged   **Signature**   Billing,   **Signature**   Verification,
Pre-signed Traveller's **Checks** and **Bank**   **Check** Truncation.   (0 Refs)

11/7/5   (Item 5 from file: 2)
DIALOG(R)File   2:INSPEC

01122326   INSPEC Abstract Number: C77027345
 Title: **Computer detection of freehand forgeries**
  Author(s): Nagel, R.N.; Rosenfeld, A.
  Author   Affiliation: Nat.   Inst.   of Dental Res., Nat. Inst. of Health,
Bethesda, MD, USA
  Journal: IEEE Transactions on Computers   vol.C-26, no.9   p.895-905
  Publication Date: Sept. 1977   Country of Publication: USA

Abstract: This paper deals with the detection of freeband forgeries of
signatures on **bank**   **checks** . The detection process makes use of size
ratio and slant features derived from Eden's kinematic stroke model for
handwriting, which was modified to make it applicable to prewritten
material. The features are measured for a real **signature** by a process
involving **automatic** thresholding, to extract the **signature** from the
background; analysis of projections, to segment the signature into vertical
zones; detection of tall letters, to segment it into horizontal zones; and
identification of the tall letters with respect to the (assumed known)
spelling of the signature. Statistical assumptions are made regarding the
expected variation in feature values among different writers and for a
single writer. Tests on a small data base led to verification of these
assumptions and to successful forgery detection.   (23 Refs)

11/7/6   (Item 1 from file: 8)
   **Title: NetCash: a design for practical electronic currency on the
internet**
   Abstract: NetCash is a framework that supports realtime electronic
payments with provision of anonymity over an unsecure network. It is
designed to enable new types of services on the Internet which have not
been practical to date because of the absence of a secure, scalable,
potentially anonymous payment method. NetCash strikes a balance between
unconditionally anonymous **electronic** currency, and **signed** instruments
analogous to **checks** that are more scalable but identify the principals in
a transaction. It does this by providing the framework within which
proposed electronic currency protocols can be integrated with the scalable,
but non-anonymous, electronic **banking** infrastructure that has been
proposed for routine transactions. (Author abstract) 7 Refs.

```
?show files;ds
File 751:Datapro Software Directory 1996/Apr
        (c) 1996 McGraw-Hill, Inc.
File 752:Datapro Product Specifications 1996/Apr
        (c) 1996 McGraw-Hill, Inc.
File 256:SoftBase:Reviews,Companies&Prods. 95-1996/Mar
        (c)1996 Info.Sources Inc
File 237:Buyer`s Guide to Micro Software(SOFT) 1993/Sep
        (c) 1993 ONLINE Inc.


Set      Items   Description
S1        9695   FINANCIAL()INSTRUMENT? OR CHECK? ? OR CHECQUE? ? OR BOND? ?
                    OR NOTE? ?
S2        1238   SIGN OR SIGNING OR SIGNED OR SIGNATURE OR INDORS? OR ENDOR-
                  S?
S3         379   PAYEE? OR RECIPIENT?
S4        5848   BANK? ? OR THIRD()PARTY
S5       26309   ELECTRONIC? OR AUTOMATIC?
S6          11   S1(S)(S2(7N)S5)
S7           0   S6(S)S3(S)S4
S8           0   S6(S)(S3 OR S4)
S9           6   S6 NOT (PY=>1994 OR RY=>1994)
```

Hardware/
Software
Files

9/3,K/1   (Item 1 from file: 256)

01013991   DOCUMENT TYPE: Product

PRODUCT NAME: CICS/TIMEOUT 1.0 (013991)

MacKinney Systems Inc (056812)
2740 S Glenstone #103
Springfield, MO 65804 United States
TELEPHONE: (417) 882-8012

RECORD TYPE: Directory

CONTACT: Wes G Weiss, Mktg VP

REVISION DATE: 950822

CICS/TIMEOUT 1.0 is a CICS facility that provides for logging or signing
off inactive users, even those running conversational tasks. It **checks** at
user-specified intervals of time to see if a terminal has been inactive and
takes action accordingly. Timeout actions can be one or more...

...timed out. Each transaction or group of transactions can have its own
CLEANUP specifications. Specific terminals, netnames and/or transactions
can be excluded from the **automatic** logging or **signing** off process.
Auditors will like the fact that unattended terminals are less vulnerable
to unauthorized use. By using the display of active users, auditors can...

 9/3,K/2   (Item 2 from file: 256)

00059786   DOCUMENT TYPE: Review

PRODUCT NAMES: BeyondMail Forms Designer 2.0   (456977)

TITLE: BeyondMail Forms Designer 2.0
AUTHOR: Staff
SOURCE: Windows Sources,   v1 n10 p362(3) Nov 1993 1065-9641

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: C

REVISION DATE: 940525

...Add in Toolkit. The user can hot key between Windows and DOS form
versions, and a free form filler for BeyondMail nodes is included. No
electronic signature field is supported. The developer plans
improvements with mouse driven support for calculations and more database
support. Lotus **Notes** will also be supported in the next iteration.

 9/3,K/3   (Item 3 from file: 256)

00031153   DOCUMENT TYPE: Review

PRODUCT NAMES: Beyond Mail   (328731)

TITLE: Getting Beyond All That E-Mail
AUTHOR: Hurwicz, Michael
SOURCE: LAN Technology,   v7 n12   p71(6)   Dec 1991 1042-4695

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 940524

...takes action based on selectable characteristics of messages. The
program also launches applications based on the characteristics of
messages. For example, if an e-mail **note** comes in with an accompanying
order, you can **sign** it, save the order, and **automatically** forward the
order form and bring up an invoice form. The invoice is filled out and,
when saved, is forwarded to the accounting department. These...

 9/3,K/4   (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00013687   DOCUMENT TYPE: Review

PRODUCT NAMES: RSA Check   (233773); RSA Sign   (249921)

TITLE: `Signatures' Security
AUTHOR: Schindler, Paul E., Jr.
SOURCE: PC Week,   v6 n41   p98(1)   Oct 16, 1989 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 940330

Two related security applications are available for ensuring **electronic**
signature protection. Both RSA **Check** and RSA **Sign** are based on
proprietary, public-key encryption technology designed to provide a secure
electronic messaging system. The pair not only makes messages difficult to
intercept...

 9/3,K/5   (Item 5 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00008523   DOCUMENT TYPE: Review

PRODUCT NAMES: Quasimodem   (236314); Meridian Manager   (236322); RSA Sign
(249921); RSA Check   (233773)

TITLE: New Products: Local-area networking software & Network management
AUTHOR: Staff

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 951030

...remote-site software is provided in a single package. The software can transfer data via serial cables at speeds up to 115,200 baud. RSA **Sign** and RSA **Check** enable network users to **electronically** **sign** , and verify signatures for, computerized files such as electronic-mail messages. Three Meridian Manager network management options are available: Station Administration, Work Order System and...

 9/3,K/6   **(Item 1 from file: 237)**
DIALOG(R)File 237:Buyer`s Guide to Micro Software(SOFT)
(c) 1993 ONLINE Inc. All rts. reserv.

00013250   00008468
 SOFTWARE NAME: IN-OUT
  VERSION: 1.0
  DATE RELEASED: 1989
  PRICE: $200 for 5 users; $300 for 10 users; $1000 for 50 users.
  PRODUCER: CE Software Inc.
  ADDRESS: 1801 Industrial Circle, PO Box 65580
          West Des Moines, IA 50265
  TEL: (515) 224-1995; (800) 5CESOFT (orders only)

  PRODUCT DESCRIPTION: In-Out is an **electronic** version of the **sign** in -
      sign out sheet or board, and it is designed for Macintosh networks.
      This groupware program tracks people, company vehicles, conference
      rooms, and other company resources. The program can be customized by
      each user and runs in the background. Other features include:
      automatic **sign** in and out; password protection; optional screen
      saver; user configurable hot keys; and an activity log. The program
      will also notify a user when someone they want to talk **checks** in.
      Not copy protected.

```
File 146:Washington Post Online 1983-1996/May 29
         (c) 1996 Washington Post
File 471:New York Times Fulltext-90 Day 1996/May 30
         (c) 1996 The New York Times
File 498:Detroit Free Press 1987-1996/May 24
         (c) 1996 Detroit Free Press Inc.
File 630:Los Angeles Times 1985-1996/May 30
         (c) 1996 Los Angeles Times
File 631:Boston Globe 1980-1996/May 29
         (c) 1996 Boston Globe
File 632:Chicago Tribune 1985-1996/May 30
         (c) 1996 Chicago Tribune
File 633:Phil.Inquirer 1983-1996/May 29
         (c) 1996 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-1996/May 30
         (c) 1996 Newsday Inc.
File 640:San Francisco Chronicle 1988-1996/May 24
         (c) 1996 Chronicle Publ. Co.
File 702:MIAMI HERALD 1983-1996/May 29
         (c) 1996 The Miami Herald Publishing Co.
File 703:USA Today 1989-1996/May 29
         (c) 1996 USA Today
File 713:Atlanta J/Const. 1989-1996/May 29
         (c) 1996 Atlanta Newspapers
File 715:Christian Sci.Mon. 1989-1996/May 30
         (c) 1996 Christian Science Monitor
File 724:(Minneapolis)Star Tribune 1989-1996/Feb 04
         (c) 1996 Star Tribune
File 725:(Cleveland)Plain Dealer Aug 1991-1996/May 27
         (c) 1996 The Plain Dealer
File 496:The Sacramento Bee 1988-1996/May 29
         (c) 1996 Sacramento Bee
File 634:San Jose Mercury Jun 1985-1996/May 26
         (c) 1996 San Jose Mercury News
File 716:Daily News Of L.A. 1989-1996/May 29
         (c) 1996 Daily News of Los Angeles
File 732:San Francisco Exam. 1990-1996/May 29
         (c) 1996 San Francisco Examiner
File 739:The Fresno Bee 1990-1996/May 29
         (c) 1996 The Fresno Bee
File 495:The Columbus Dispatch 1988-1996/May 28
         (c) 1996 Dispatch Printing Co
File 708:(Akron)Beacon Journal 1989-1996/May 29
         (c) 1996 Akron Beacon Journal
File 722:Cincinnati/Kentucky Post 1990-1996/May 29
         (c) 1996 The Cincinnati Post
File 734:Dayton Daily News Oct 1990-1996/May 29
         (c) 1996 Dayton Daily News
```

Major newspapers & CA. papers

Dialog

```
Set      Items   Description
S1        66     (CHECK? ? OR CHECQUE? ? OR FINANCIAL()INSTRUMENT?)(S)(ENDO-
                 RS? OR INDORS?)(S)(ELECTRONIC? OR AUTOMATIC? OR DIGITAL?)
S2        21     S1(S)(PAYEE? OR RECIPIENT? OR THIRD()PARTY OR BANK? ?)
S3        18     S2 NOT PD=>931122
```

Set	Items	Description
S1	348844	FINANCIAL()INSTRUMENT? OR CHECK? ? OR CHECQUE? ? OR BOND? ? OR NOTE? ?
S2	155965	SIGN OR SIGNING OR SIGNED OR SIGNATURE OR INDORS? OR ENDOR-S?
S3	18848	PAYEE? OR RECIPIENT?
S4	164416	BANK? ? OR THIRD()PARTY
S5	334892	ELECTRONIC? OR AUTOMATIC?
S6	179	S1(S)(S2(7N)S5)
S7	3	S6(S)S3(S)S4
S8	0	S7 NOT PY=>1994
S9	39	S6(S)(S3 OR S4)
S10	22	S9 NOT PD=>931122
S11	19	RD (unique items)
S12	14	S11 NOT TAX
S13	24	(CHECK? ? OR CHECQUE? ?)(S)(ENDORS? OR INDORS?)(S)(ELECTRO-NIC? OR AUTOMATIC? OR DIGITAL?)
S14	15	S13 NOT PD=>931122
S15	15	RD (unique items)
S16	10	S15 AND (PAYEE? OR RECIPIENT? OR THIRD()PARTY OR BANK? ?)

?

16/3,K/1   (Item 1 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
(c) 1996 Info Access Co. All rts. reserv.

01348793   SUPPLIER NUMBER: 08214746   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Computer Security makes headway in the uphill battle to sell computer
security. (Computer Security Ltd.)
John, Mark
Computergram International, n1373, CGI02270008
Feb 27, 1990
ISSN: 0268-716X   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1025   LINE COUNT: 00082

...   the fact that his clients quite naturally like to shroud their
misadventures in a cloak of secrecy. Like one of the Big Four High Street
banks , which some years ago was rumoured to have taken no action against
an "electronic fraudster" in return for a detailed account of how the #750
...

...the dazed journalists present, an analogy was given to explain how the
Massachusettes Institute of Technology-developed RSA system handles the
encryption and decryption of **electronic** signatures, which like written
signatures establish the origin and authority of a message. Imagine a
company that wants to send classified information to a number...
...uniquely by that company to sign the document, while the
Sanscrit-to-English dictionary relates to the "public key" that is freely
distributed so that **recipients** can **check** the authenticity of the
document received. RSA's Public Key Cryptosystem, like Computer Security's
SafeGuard products, have found their market largely in the banking...

...Data - PLUS - programme, and more good news came as the RSA software -
which uses object-oriented techniques in the C and C++ languages - was
recently **endorsed** as a standard within the 600,000 user US Internet
network that was the victim of the virus unleashed by Robert Morris - now
convicted and...

16/3,K/2   (Item 2 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
(c) 1996 Info Access Co. All rts. reserv.

01250799   SUPPLIER NUMBER: 06279098   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Check processing takes a new turn. (New Federal Reserve regulations.)
Diamond, Sam
Computers in Banking, v5, n3, p50(5)
March, 1988
ISSN: 0742-6496   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2624   LINE COUNT: 00198

ABSTRACT: Federal Reserve **Banks** will begin implementing the 1987
Competitive Equality Banking Act regulations by Aug 1988. Concerns bankers
have about the Act include the actual proposed **check** clearing schedule
effective Sep 1, 1988, and the required next-day withdrawal option on
certain types of **checks** . Other areas of concern include having **banks**
print standard **endorsements** in purple ink and the fact that holds can
only be issued in specific cases. Also beginning Sep 1988, **electronic**
funds transfers deposited at **bank** -owned, on-site ATMs must be available
to the customers within seven business days and by 1990 the permanent
schedule will take effect and availability...

Check processing, the operation that links banks ' green-eyeshade past with its high-tech future, is about to receive a regulatory jolt. By August of this year, the Federal Reserve Banks will begin implementing the regulations required to meet Congress' 1987 Competitive Equality Banking Act. By that time, banks should have already finished their fancy compliance footwork, having revamped operations software, modified check processing equipment, designed and printed disclosure forms, and figured out efficient record keeping systems. But for now, all remains chaos.

An omnibus piece of regulation that mandated banks to make deposited funds available to depositors within specified schedules, the Act is being met head-on by the Fed. Tentative regulations have been written...

...will have extensive and expensive impact on the way the Fed approaches check processing in general, and return items in particular. The end result for banks will be a double whammy--not only will they have to pay for the speedier services offered by the Fed, they will also have to...

...return processing schedules and the Fed's regulations.

Seeing Purple

One area that has bankers grumbling, for example, is the Fed proposal to have all banks utilize standardized endorsements in purple ink, with information stamped in a way that distinguishes the bank of first deposit from all other endorsers. But many check processing equipment vendors currently manufacture only black ink, and it is not clear if their...

...to meet the deadlines.

Another area of concern is the actual check clearing schedule, mandated to go into effect September 1, 1988. At that time banks will be required to make the first $100 of deposited local checks available the day following deposit, the balance by the third business day after deposit, and non-local checks by the seventh business day. Local checks are defined as those written and deposited in banks within the same Federal Reserve district.

Holds can be issued, but only in specific cases and with just cause, and only provided the customer receives...

...potential for fraud, since certified checks, in particular, are very easy to forge.

To provide some measure of protection, the Fed is suggesting that depository banks contact the issuing entity directly for positive confirmation each time such a check is presented. Besides slowing down teller windows, this will require software able...

...the data upon inquiry, and confirm that the same inquiry was not made more than once. Quasi-electronic authorization networks might even be necessary for banks that issue large numbers of these checks.

And that's only the start of the problems. "Who precisely should the depository bank call and at what number?" asks Robert M. MacAllister, vice president and senior counsel at Chase. "If it's 2:30 on a Friday afternoon in Los Angeles, what are the chances that a New York City bank will answer? Assuming that the call does get through, to what extent can the inquiring bank rely on the informationi it receives? And if the check turns out to be a phony, and the depository bank loses money, will it be able to recover from the paying bank ?"

This last issue is compounded by the difficulty of proving that the check was cashed based on informatin provided by the paying bank . "Don't forget," cautions MacAllister, "that these calls are likely to be made from a branch office of one bank to another without the beneift of tape recording facilities."

ATMs Get into the Act

Even electronic funds transfer comes into the new check processing fray. The potential for abuse or quick funds availability is a concern at ATMs. **Banks** will have to mve swiftly to ensure that deposit data keyed in at ATMs by customers matches actual dollars stashed in the deposit envelope.

Beginning in September, deposits at **bank** -owned, on-premise ATMs must be available to the customer by the seventh business day after deposit. Under the permanent schedule that takes effect in...deadline. Most of the money will go to hiring new staff so all Fed offices can stay open more hours, while increasing services.

"The Fed **banks** are all going to implement faster check processing and delivery, especially in regard to return items, and we're going to make improvements to large dollar notification as well," says Cecil Foley, vice president of the Kansas City Federal Reserve **Bank** . The most significant change in the Fed's modus operandi will be to save time by returning checks directly to the **bank** of first deposit.

Foley explains why this will be a major undertaking. "We are not going to make up cash letters and send them to the **bank** of first deposit in another Fed district," he says. "In those cases we will use the services of the second Fed, and they will return to the **bank** of first deposit in their area. This will have a severe operating impact on the Fed **banks** because now we return only to our endorsers."

Currently, a typical Federal Reserve **Bank** such as Kansas City may have 100-110 endpoints for return items operation, Foley says. Expanding return sorting will increase that number to as many...

...Fed will use in the returns area the same equipment used in the forward collection stream: the MICR-dependent, high-speed sorters. The Fed suggests **banks** do so, too. to accomplish this, the Fed suggests adding a second strip of MICR data to checks that identifies the **bank** of first deposit, the dollar value, and the fact that the item is a return. Checks so classified are called qualified return checks (QRC).

"One...

...preparation of the return for the reader/sorter," Foley says. "If the checks come in qualified we can get them out faster." Accordingly, each Fed **bank** that has to return a check to another Fed will start classifying those returns, and it hopes to encourage **banks** to similarly qualify the checks they return.

Bankers have operational concerns on this score as well. Adding MICR strips for sorting and reading can be...

...those items along with the MICR information and routing number in electronic record form, and would use that data to sort the items to the **bank** of first deposit. The down side is that both the **bank** and the Fed will require new software.

Variable pricing schemes will be employed to motivate **banks** to send QRCs to the Fed. "If **banks** qualify the checks and hand them over to us that way, our speed will be greater and we will charge them less," Foley says.

According to Paul Connolly, senior vice president and check product manager of the Federal Reserve **Bank** of Boston, returns comprise about 1% of total Fed check volume, but about 10% of total check processing costs. It makes sense that **banks** helping the Fed reduce that 10% will be rewarded with lower fees. Under the new fee schedules, local returns will be charged between 25 cents one full day off return item processing.

"If checks get truncated," Connolly explains, "the physical path the check must travel when needed by the **bank** is shorter. As a result, we think **banks** will be able to get the checks back one day faster."

Truncation is being piloted in the head offices of the Atlanta,

Minneapolis, Kansas City, and Philadelphia Federal Reserve banks . MICR line data is sent electronically to a payor **bank** . The **bank** then uses this data to run its DDA and identify any return items that require a phsyical check for return to the customer. Only when return items are present will the **bank** call or wire the Fed requesting return of that check. Under terms of the program the physical check will be reained for 90 days, and...

...retain the checks--except for those requested for return to customers--for a designated period. The Fed believes this extended MICR program will essentially allow **banks** to have their cake and eat it too, getting used to the idea of truncation without taking the plunge. **Banks** would do their DDA without the physical checks, as in truncation, but they can depend on getting the checks back in due time.

"Overtime," Connolly says, "we hope truncation will move backward so **banks** earlier in the collection process, including reserve **banks** , can turncate checks and move the payment information electronically." If successful, truncation could well be the first step in a move to a national electronic...

...large dollar returns. The Fed defines alrge dollar returns as any check over $2,500. Currently, the Fed generally telephones a designated department at a **bank** . To save time under the speed-up program, notificatins will only be given electronically. This could mean an added expense for **banks** that do not have a terminal or microcomputer suitable for receiving return notifications.

Until the Fed issues final regulations--probably by July--the jury is out regarding the real impact the Act will have on **bank** operations. For now, bankers and processing equipment vendors aren't sure what changes they will actually implement to deal with the regs. After all, it...

16/3,K/3   (Item 3 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
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01247008   SUPPLIER NUMBER: 06956437   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Microfilmer aids item tracking. (Minolta RM 401) (product announcement)
Computers in Banking, v5, n9, p87(1)
Sept, 1988
DOCUMENT TYPE: product announcement   ISSN: 0742-6496   LANGUAGE:
   ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 715   LINE COUNT: 00054

ABSTRACT: Minolta Corp introduces the RM 401, a rotary microfilmer. The RM 401 films up to 550 **checks** per minute and can handle a wide range of document sizes. A misfeed or malfunction causes the equipment to shut down **automatically** . Film magazines are interchangeable. Two types of item **endorsers** are available as options: an adjustable position item-date **endorser** and an sequential number imprinter **endorser** . The RM 401 has a base price of $4,495.
...   checks per minute can be filmed through a nine-inch wide feeding throat, and a number of optional accessories make the RM 401 enticing for **banks** with a variety of needs. A wide range of document sizes can be fed through the feeding throat because of a document thickness control and document separator.
The compact, table-top rotary camera can be equipped with two types of item endorsers, depending on the needs of the particular **bank** or the particular branch. One of these is an adjustable position item/date endorser, the other an endorser with a sequential number imprinter.

... 29 - May 2, 1991, in Washington, DC. The MicroTrak CX camera, designed and manufactured by Bell & Howell Document Management Products Company in Chicago, is an **automatic** feed, rotary microfilmer. This low cost microfilmer photographs 500 **check** -sized documents per minute and is aimed at the decentralized **bank** **check** processing market. It is also marketed toward small **banks** or credit unions for on-site **check** /share draft processing. A unique film cassette using Bell & Howell's high quality Cartridge- Pak (TM) film system allows easy loading and unloading of microfilm...

... contamination of film. The camera satisfies federal regulations for financial record keeping and retention schedules and complies with all Regulation CC requirements. Its optional movable **endorser** imprints in any of the three zones defined by the Federal Reserve.
...

 21/3,K/10   (Item 6 from file: 16)
DIALOG(R)File   16:IAC PROMT(R)
(c) 1996 Information Access Co. All rts. reserv.

02190396
PC Encryption Packs Added by RSA Data
  RSA Security: Introduces RSA Check and RSA Sign encryption software for
    PCs

MIS Week   May 22, 1989   p. 22
ISSN: 0199-8838

    RSA Data Security has introduced RSA **Check** and RSA Sign encryption software for personal computers (PCs). The packages are designed to prevent tampering with **electronically** transmitted documents and facilitate easy use with familiar DOS line commands for PC users. Both products are based on the same encryption algorithm that was recently **endorsed** by the DOD for the Internet network. RSA Sign encodes a **digital** signature at the end of a file, part of which is a 'fingerprint' which gives the document a unique identity. RSA **Check** then compares the fingerprint between sender and **recipient** to determine possible tampering. Sample applications for the software products include **electronic** mail and **Electronic** Data Interchange. RSA's software cannot prevent viruses from entering a system, but can test a document for alterations and thus alert users to possible...

 21/3,K/11   (Item 7 from file: 16)
DIALOG(R)File   16:IAC PROMT(R)
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01478834
ALOS INTRODUCES A DESK-TOP DUPLEX CAMERA.

NEWS RELEASE   July 15, 1986   p. 11

    ALOS Micrographics Corp.introduces the ALOS 15, a 16mm duplex camera for microfilming **checks** and other small documents. The ALOS 15 is ideal for use in **banks** , credit unions, currency exchanges, department stores, restaurants and other businesses that require microfilming of documents up to 5 1/2 inches wide. The ALOS 15 films both sides of a document in just

one pass through the camera. Features include built-in **endorsement**
capability, an **electronic** diagnostics system and two odometers for batch
filming. Built-in blip capability is available. About the same size and
weight as a typewriter, the ALOS...

... to be used on a desk-top. It is even easier to use than an office
photocopier -- simply feed in the documents and they are **automatically**
endorsed and both sides of the documents are recorded on film. An
interchangeable film cassette allows one camera to be used by different
departments. Film cassettes...

21/3,K/12   (Item 1 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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06802160   SUPPLIER NUMBER: 15002357   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Automated teller machines: growing imaging opportunities. (Sum of the
Parts)
Anderson, Paul I.
Advanced Imaging, v8, n10, p8(3)
Oct, 1993
ISSN: 1042-0711   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1915   LINE COUNT: 00165

...   ATM becomes a front end   input station for many check
    transaction processes. Historically, ATM advancements have helped the
customer--but not necessarily improved banking efficiency. **Check** imaging
technology is an exception. It enables financial institutions to improve
check processing efficiency by readingthe dollar amount and MICR line of
the **check** , encoding and **endorsing** the document--for the first time from
an ATM. In the past, these functions were donein the back office.
Additionally, this technology frees up **bank** employees for other tasks,
giving the financial institution a great cost benefit. Importantly, these
check processing systems are being set up so that in the future they can
also handle bill paying. Bill paying using these systems will use
procedures similar to **check** processing. Predefined fields on the
document, such as the minimum payment field, will be accessed and processed
 electronicallyon the ATM system. ATM or kiosk bill-paying services could
potentially find muchmore customer acceptance than online bill-paying from
the home has had, again because of the "I believe it's really been accepted
and recorded" factor. Early adopters of **check** imaging technology include
the Barnett **Bank** , headquartered in Jacksonville FL, and the Chemical
Bank of New York, which has multiple installations of **check** imaging ATMs
in two banking systems in Pennsylvania.
    Digital video and security
    Today, between 30% and 35% of the installed ATM base use video cameras
...

21/3,K/13   (Item 2 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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06390867   SUPPLIER NUMBER: 13437367   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Chemical, Barnett test ATM imaging. (automated teller machine) (New
Products)(Management Strategies) (Brief Article)
American Banker, v158, n20, p18A(1)
Feb 1, 1993
DOCUMENT TYPE: Brief Article   ISSN: 0002-7561   LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT
WORD COUNT: 87   LINE COUNT: 00006

TEXT:
     Chemical **Bank** in New York and Barnett **Bank** in Jacksonville, Fla.,
are running ATM test programs that capture and process full **electronic**
images of a **check** or bill. The software, which is compatible with NCR's
fourth-generation ATMs, reads the dollar amount and MICR line of the **check**
 and encodes and **endorses** the document. Typically, these functions are
handled in the back office. For ATM users, the system displays the **check**
immediately after it is deposited, ensuring that the **check** was accepted.

 21/3,K/14   (Item 3 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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06208175   SUPPLIER NUMBER: 12934035   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Eccho seeking to use N.Y. Clearing House. (Electronic Clearing House
 Organization; New York Clearing House Assn.)
Iida, Jeanne
American Banker, v157, n217, p3(1)
Nov 10, 1992
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 520   LINE COUNT: 00042

...   5 million, each bank could have recovered about $800,000 annually
through the use of electronic check presentment, the study found.
     According to the study, **banks** could not have caught the other bad
checks through **electronic** presentment because these were items with
invalid **endorsements** of signatures.

 21/3,K/15   (Item 4 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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06186590   SUPPLIER NUMBER: 13234168   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial paper, bank deposits and collections, and other payment systems.
 (Uniform Commercial Code survey)
Ballen, Robert G.; Savage, Joseph P.; Veltri, Stephen C.
Business Lawyer, 47, n4, 1551-1569
August, 1992
ISSN: 0007-6899   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10252   LINE COUNT: 00800

...   instrument. In Karlton, the court tolled the statute to permit suit
on a demand note three and one-half years after its execution because the
payee of the note had informed the maker in a letter that notwithstanding
the terms of the note he would not make a demand for one...

...For example, the courts have split over when a cause of action for
conversion of an instrument arises. In Husker News Co. v. Mahaska State
Bank ,(138) Iowa adopted the majority rule that a cause of action accrues
when an instrument is paid on a forged **indorsement** regardless of when the
plaintiff discovers the loss.(139) Although the revision to Article 3
provides a uniform three-year statute of limitations, it does...
...have an impact. (1.) Developments occurring in 1990 are discussed in
Robert G. Ballen, Tony M. Davis, Joseph P. Savage, & Stephen C. Veltri,
Commercial Paper, **Bank** Deposits and Collections, and Other Payment

Systems, 46 Bus. Law. 1521 (1991) [hereinafter 1991 Survey]. (2.) Generally, the surveyed decisions involve the 1989 version of...

...provides the FRB with the authority, among other things, "to regulate any aspect of the payment system, including the receipt, payment, collection, or clearing of **checks** ." Id. [Section] 4008(c)(1). (6.) For a complete discussion of the Federal Reserve's risk reduction program, see 1991 Survey, supra note 1, at 1526-29; Fred H. Miller & Robert G. Ballen, Commercial Paper, **Bank** Deposits and Collections, and Commercial **Electronic** Fund Transfers, 41 Bus. Law. 1399, 1408-09 (1986). (7.) Before January 10, 1991, net debits on the Clearing House Interbank Payments System (CHIPS) were...

...1991). (10.) 56 Fed. Reg. 28,157 (1991). (11.) 56 Fed. Reg. 6858 (1991). (12.) 12 C.F.R. pt. 210 (1992). (13.) For example, **checks** presented at 12:30 p.m. Eastern Time would have to be settled by 2:00 p.m. Eastern Time. (14.) 56 Fed. Reg. 3047...

...Id. (27.) Id. (28.) 56 Fed. Reg. 56,521 (1991). (29.) For the purposes of this discussion, these financial institutions will be referred to as " **banks** ". For a complete discussion of the EFAA and Regulation CC, promulgated thereunder, see Robert G. Ballen, Corinne Cooper, William B. Davenport, & Curtis W. Nyquist, Commercial Paper, **Bank** Deposits and Collections, and Other Payment Systems, 43 Bus. Law. 1305, 1306-08, 1314-34 (1988). (30.) A "local **check** " is a **check** drawn on a **bank** located in the same **check** -processing region as the depository **bank** . 12 C.F.R. [Section] 229.2(r) (1992). A "nonlocal **check** " is a cheek drawn on a **bank** outside the depository **bank** 's **check** processing region. Id. [Section] 229.2(v). (31.) See 12 U.S.C. [Section] 4002(e)(1) (1988). A nonproprietary ATM is an ATM that...

...4001(18). A proprietary ATM is an ATM that is (i) located at, adjacent to, or in close proximity to a branch of the depository **bank** , or (ii) owned or operated by or exclusively for the depository **bank** . Id. [Section] 4001(16). (32.) Id. [Section] 4002(e)(2). (33.) Cranston-Gonzalez National Affordable Housing Act, Pub. L. No. 101-625, [Section] 1001, ...3, 14 U.C.C. Rep. Serv. 2d (Callaghan) 788 (5th Cir. 1991). (47.) For two such decisions rendered during the surveyed period, see Chemical **Bank** v. D3J Assoc. Ltd., 1991 U.S. Dist. LEXIS 4961, 14 U.C.C. Rep. Serv. 2d (Callaghan) 790 (D. Md. Apr. 15, 1991) (applying...
...annual survey collects several earlier decisions. See Robert G. Ballen, Thomas C. Baxter, Jr., William B. Davenport, Vincent D. Rougeau, & Stephen C. Veltri, Commercial Paper, **Bank** Deposits and Collections, and Other Payment Systems, 45 Bus. Law 2341, 2359-61 (1990) [hereinafter 1990 Survey]. (48.) Tanenbaum v. Agricapital, Inc., 885 F.2d...

...Cir. 1989) (editor's note). The Fifth Circuit Court of Appeals applied Louisiana's nonuniform provision recognizing the negotiability of variable rate notes in Schwegmann **Bank** & Trust Co. v. Falkenberg, 931 F.2d 1081, 14 U.C.C. Rep. Serv. 2d (Callaghan) 795 (5th Cir. 1991). (49.) The states which have...

...U.C.C. Committee Newsletter. (50.) See Robert G. Ballen, Thomas C. Baxter, Jr., Timothy R. McTaggart, Curtis W. Nyquist, & Edward L. Rubin, Commercial Paper, **Bank** Deposits and Collections, and Other Payment Systems, 44 Bus. Law. 1515, 1559-60 (1989); 1991 Survey, supra note 1, at 1563-64. (51.) This would Foods, Inc., 440 U.S. 715 (1979). See In re 1301 Conn. Ave. Assoc., 126 B.R. 823 (**Bankr** . D.D.C. 1991). (61.) Letter from Fredrick H. Miller to Stephen C. Veltri (Dec. 4, 1991). Professor Miller prepared the preceding two paragraphs of this survey. (62.) In re Nursor,

123 B.R. 55, 13 U.C.C. Rep. Serv. 2d (Callaghan) 773 (Bankr. 9th Cir.
1991). (63.) 751 F. Supp. 145, 13 U.C.C. (Rep. Serv. 2d (Callaghan) 785
(S.D. Iowa 1990). (64.) See U.C...

...Tex. App.-Beaumont 1985); Real Estate Exchange v. Bacci, 676 S.W. 2d 440
(Tex. App.-Houston [1st Dist.] 1984); Cortez v. Brownsville Nat'l **Bank** ,
664 S.W.2d 805 (Tex. App.-Corpus Christi 1984); Slivka v. Swiss Avenue
Bank , 653 S.W.2d 939 (Tex. App.-Dallas 1983); and Chapa v. Herbster, 653
S.W.2d 594 (Tex. App.-Tyler 1983). (68.) No. 89 Civ. 4946 (SWK), 1991 U.S.
Dist. LEXIS 470 (S.D.N.Y. Jan. 16, 1991). (69.) Algemene **Bank** Nederland,
N.A., No, 89 Civ. 4946 (SWK), 1991 U.S. Dist. Lexis at *13, (70.) Id. The
court cited Henry J. Bailey, Brady on **Bank** **Checks** [Paragraph] 21.15
(6th ed. 1987 & Cu Supp. 1990). (71.) 748 F. Supp. 1464, 13 U.C.C. Rep.
Serv. 2d (Callaghan) 810 (D. Colo...

...Ford Motor Credit Co., 748 F. Supp. at 1474, 13 U.C.C. Rep. Serv. 2d
(Callaghan) at 826. (73.) The court criticized Liberty National **Bank** &
Trust Co. v. General Motors Acceptance Corp., 446 N.Y.S.2d 758 (N.Y. App.
Div. 1981), which held that the "draft forms, which were prepared and
published by defendant for use by automobile dealers, obviously invited a
payee **bank** to credit the car dealer's account with the amount of the
draft and impliedly promised that defendan would honor the draft." Id. at
759...
...79.) Letter from Joseph M. Thornhill to Stephen C. Veltri 2 (Dec. 19,
1991). (80.) See, e.g., Chicago Title Ins. Co. v. California Canadian **Bank**
, 2 Cal. Rptr. 2d 422, 428-29, [Transfer Binder] U.C.C. Rep. Serv.
(Callaghan) 445, 454-56 (Cal. Ct. App. 1991); Los Angeles Nat'l **Bank** v.
Bank of Canton of California, 280 Cal. Rptr. 831, 838-39, 14 U.C.C. Rep.
Serv. 2d (Callaghan) 848, 858 (Cal. Ct. App. 1991). (81.) 472 N.W.2d 198,
15 U.C.C. Rep. Serv. 2d (Callaghan) 548 (Neb. 1991). (82.) Citizen's
Fidelity **Bank** & Trust Co., 472 N.W. 2d at 202-03, 15 U.C.C. Rep. Serv. 2d
(Callaghan) at 554-55. (83.) Ohio Rev. Code Ann...

...C.C. Rep. Serv. 2d (Callaghan) 527 (Mo. Ct. App. 1991). The court also
held that the remitter could be held responsible for the forged
indorsements on the cashier's **checks** because its general manager had
them issued to a **payee** he never intended to have an interest in the
checks . See U.C.C. [Section] 3-405(1)(c) (1989). (92.) 757 F. Supp. 1152,
15 U.C.C. Rep. Serv. 2d (Callaghan) 192 (D...at 1201-02, 14 U.C.C. Rep.
Serv. 2d (Callaghan) at 203. (103.) See id; U.C.C. [Section] 3-405(1)(c)
("An **indorsement** by any person in the name of a named **payee** is
effective if ... an agent or employee of the maker or drawer has supplied
him with the name of the **payee** intending the latter to have no such
interest."). (104.) 401 S.E.2d 388, 14 U.C.C. Rep. Serv. 2d (Callaghan) 515
(N.C...
...Serv. 2d (Callaghan) at 519. (107.) Compare U.C.C. [Section] 3-306 with
[Section] 4-406 (1989). The courts have split on whether a **bank** 's
contributory fault should affect the apportionment of loss under section
3-406. See 1990 Survey, supra note 48, at 2365. (108.) U.C.C...

...2d 634, 13 U.C.C. Rep. Serv. 2d (Callaghan) 1161 (Idaho 1990). (110.)
U.C.C. [Section] 3-405(1)(a) (1989). (111.) Valley **Bank** , 800 P.2d at 641,
13 U.C.C. Rep. Serv. 2d (Callaghan) at 1167. Compare U.C.C. [Section]
3-405(1)(a), cmt. 2 with U.C.C. [Section] 3-404(a), cmt. 1 (1991). (112.)
Apparently, the **bank** did not attempt to raise a jus tertii defense. See
U.C.C. [Section] 3-306(d) (1989). (113.) Letter from John W. Edmonds III to
Stephen C. Veltri 2 (Jan. 3, 1992). (114.) See U.C.C. [Section] 3-411, cmt.
1 (1991). For another decision holding a **bank** responsible for its failure
to honor a cashier's **check** , see Hecker v. Ravenna **Bank** , 468 N.W.2d 88
(Neb. 1991). (115.) The Arkansas 1055-Shifting statute provides that:

21/3,K/16   (Item 5 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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06008613   SUPPLIER NUMBER: 12764679
Crossing cheque fraud. (Corporate Treasury)
Ross, Derek
Accountancy, v110, n1188, p100(1)
August, 1992
ISSN: 0001-4664   LANGUAGE: ENGLISH   RECORD TYPE: ABSTRACT

ABSTRACT: The prevalence of **check** fraud in recent years and the lack of
a straightforward non-transferable **check** payment system have prompted the
passage of the Cheques Act 1992. This law makes the crossing 'A/c **payee**
only' a binding instruction by which **banks** must abide. Collecting **banks**
are now mandated to issue payments solely to designated **payees** and **check**
transfers through **endorsement** are prohibited. It should be noted that
this Act provides statutory authority only to the 'A/c **payee** only'
crossing, thereby it cannot apply on the 'not negotiable' and other
crossings. Although the enactment of the law will minimize **check** fraud,
companies will be better off if they discard the outdated **check** payment
system and adopt the more secure **electronic** funds tranfer technology.

21/3,K/17   (Item 6 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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05814244   SUPPLIER NUMBER: 11874210   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Telecom advances may cause overhaul of checking industry. (financial
 services industry looks at possibility of using check imaging and
 electronic transmission to process checks)**
Financial Services Report, v9, n4, p5(3)
Feb 19, 1992
ISSN: 0894-7260   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 945   LINE COUNT: 00076

...   of transportation will likely make the cost of using paper
prohibitive. Regulation CC has pushed many operations managers to the wall
in trying to process **checks** quicker in order to reduce risk. As he noted,
 electronic   **check** presentment can help **banks** catch those return items
due to insufficient funds, stop payments and closed accounts; but those
checks that lack the proper signatures or are not properly **endorsed**
won't be caught until they are returned to the **bank** .
     Anticipating the day when all the obstacles are gone and check image
transmission becomes a reality, operations executives are beginning to
explore the lingo of...

21/3,K/18   (Item 7 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
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04513835   SUPPLIER NUMBER: 08214746   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Computer Security makes headway in the uphill battle to sell computer
 security. (Computer Security Ltd.)**
John, Mark

...   the dazed journalists present, an analogy was given to explain how
the Massachusettes Institute of Technology-developed RSA system handles the
encryption and decryption of **electronic** signatures, which like written
signatures establish the origin and authority of a message. Imagine a
company that wants to send classified information to a number...

...uniquely by that company to sign the document, while the
Sanscrit-to-English dictionary relates to the "public key" that is freely
distributed so that **recipients** can **check** the authenticity of the
document received. RSA's Public Key Cryptosystem, like Computer Security's
SafeGuard products, have found their market largely in the banking...
...Data - PLUS - programme, and more good news came as the RSA software -
which uses object-oriented techniques in the C and C++ languages - was
recently **endorsed** as a standard within the 600,000 user US Internet
network that was the victim of the virus unleashed by Robert Morris - now
convicted and...

 21/3,K/19   (Item 8 from file: 148) .
DIALOG(R)File 148:IAC Trade & Industry Database
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02170859   SUPPLIER NUMBER: 03474972   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trade directories published for chemicals and plastics.
Business America, v7, p37(1)
Oct 15, 1984
CODEN: BUAMDM   ISSN: 0190-6275   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 6394   LINE COUNT: 00534

...   for the supply of telecommunications equipment (telephone) for
subject project. Under the terms of the loan agreement 536/SF-GY between
the Inter-American Development **Bank** and the government of Guyana the
procurement of these supplies will be fully financed by the Inter-American
Development **Bank** . Tenders are invited from firms that are regional or
non-regional member countries of the Inter-American Development **Bank** for
the supply of telcommunications equipment (telephones), which are divided
into the following lots: Lot 1: stack-up towers with protection (5); Lot 2:
private **automatic** branch exchange (PABX) (1); Lot 3: external line plant
(1): Lot 4: concentrator (1); Lot 5: power d.c. supply; Lot 6: power a.c...

...reimbursable payment of Guyana $200 or equivalent in foreign exchange,
U.S. $54 (rate of exchange US $1.00 equals G$3.75) by crossed **check** in
favor of the General Manager, Mahaica-Mahaicony-Abary Agricultural
Development Authority, from either of the three addresses given below: The
General Manager, Mahaica-Mahiacony...

...England, tel. 0793- 812479, telex: 44844 HALWIL G. Tenders should be in
English and enclosed in a sealed envelope bearing no identity of the
tenderer, **endorsed** "Tenders for Telecommunications Equipment (Telephone)
for Abary River Water Control Project," and should be delivered by
registered post, or recorded hand delivery to: The Secretary...

 21/3,K/20 ˙   (**Item 9 from file: 148**)

02150106   SUPPLIER NUMBER: 00567581
IBM Bar Code Unit Said to Automate Check Sorting.
Desmond, J.
Computerworld, v18, n32, p55
Aug. 6, 1984
DOCUMENT TYPE: product announcement   ISSN: 0010-4841   LANGUAGE:
   ENGLISH   RECORD TYPE: ABSTRACT

ABSTRACT: IBM has announced optical bar code technology that automates the
return **check** procedure for **banks** using the **check** sorting IBM 3890
Document Processor. The 3890 Document Coding Feature, which attaches to the
3890 Document Processor, prints a bar code **endorsement** on each **check**
when it is collected. When **checks** are returned to a **bank** that uses the
document coding feature, the processor **automatically** identifies the
source of the **checks** and returns them. The 3890 Document Coding Feature,
which will be available in the second quarter of 1985, costs $170,000.

 21/3,K/21   (Item 1 from file: 268)

00227800
Continental to spend $2 million on automating lockbox services
Morris, John
American Banker , p18, 24
Jun 11, 1982 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: Continental **Bank** is spending $2 million to automate its **check**
 processing from lockboxes, emphasizing a continuous flow of mail, rather
than batch work as with other systems. The **checks** are routed to a
particular work station, where they are **endorsed** , coded, scanned,
verified and have an audit trail set up. The **checks** are also **digitally**
imaged rather than photocopied. The total process is done in a single
step.

 21/3,K/22   (Item 2 from file: 268)

00146328
**Special report: in-house check processing: reducing data processing costs
 with a remote item processing system**
Crone, Richard K.
Bank Management, v62, n10 , p44-46
Oct 1986 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: Among the advantages of a remote item processing system for a
bank are: 1) reduced service bureau charges; 2) lower clearing charges
from transit correspondents; 3) back office improvements such as
microfilming capabilities, **automatic** debit **endorsing** , and the provision
of audit trails; 4) no posting delays; 5) no insurance or courier costs for
 check transportation; and 6) the ability to assign float factors to all
items processed.

21/3,K/23   (Item 3 from file: 268)

00135608
Crossroads: insufficient funds
Anonymous
Economic Review (Federal Reserve Bank of Cleveland) , p1
Apr 1987 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: Annual **check** volume has reached 40 billion, of which there is
an estimated 350 million bad **checks** . **Electronic** payments are not
expected to deter further growth in the volume of both **checks** and bad
checks . New **endorsement** standards, processing equipment, **electronic**
capture and payment forwarding, and charges for float are expected to
enhance the processing of return items. The Federal Reserve **Bank** of
Dallas has prepared a report on the subject.

21/3,K/24   (Item 4 from file: 268)

00116995
News focus: Fed's check clearing guidelines could improve returns process
Burger, Katherine
Bank Systems & Technology, v25, n2 , p18
Feb 1988 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: The Competitive Equality Banking Act requires that after
September 1990 funds from local and nonlocal **checks** must be available by
the second and fifth day respectively. The Federal Reserve is requiring
uniform **endorsement** stamps from the **bank** of first deposit to improve
the **check** return process. These new regulations will increase **bank**
costs, and bring about increased expenditures on **electronic** processing
and EFTS.

21/3,K/25   (Item 5 from file: 268)

00099395
Reg CC compliance service designed for thrifts
Anonymous
Users' Guide to Financial Technology , p4
Nov 14, 1988 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: Savings **Bank** Trust Co. (New York City) has introduced a group
of correspondent banking services that will help thrifts comply with
Regulation CC. Savings **Banks** Trust is providing thrifts the use of its
endorsement stamp on deposited **checks** so that they can eliminate return
items for the thrifts' processing cycle. Dishonored **checks** are returned
to Savings **Bank** Trust and not the thrift where they were first deposited.
An online return item **electronic** delivery system informs the thrifts

about the returned items. Thrifts are only charged for the returned items.

  21/3,K/26   (Item 6 from file: 268)
DIALOG(R)File 268:Banking Information Source
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00071324
Short takes: IBM announcement boosts image systems
Anonymous
Treasury Manager, v13, n4 , p6-7
Apr 1990 LANGUAGE: English RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: After working on it along with six **banks** for 4.5 years, IBM
Corp. revealed its new Image Plus High Performance Transaction System at a
recent press conference. The six **banks** will have the system in the next
few months and 21 other **banks** have orders for the system. The **check**
image system operates in tandem with the basic IBM 3890 proof machines.
Digital images of both sides of the **check** along with the **bank**
endorsement and MICR line are captured. Kenneth Molholland, manager of
information systems at the **Bank** of New England, (Boston) believes that
banks will still microfilm their **checks** as a precautionary measure until
the system proves its reliability.

  21/3,K/27   (Item 7 from file: 268)
DIALOG(R)File 268:Banking Information Source
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00014474
New products: NCR's ATM captures images at the point of deposit
Anonymous
Financial Services Report, v10, n2 , p8
Jan 20, 1993 DOCUMENT TYPE: Newsletter Article LANGUAGE: English
RECORD TYPE: Abstract
AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

ABSTRACT: A new ATM being pilot tested by NCR allows consumers to deposit
checks and receive instant **electronic** verficiation. The system, which
uses NCR's Deposit Processing Module, captures **electronic** images of the
check , reads the dollar amount and MICR line, encodes and **endorses** the
check , and displays an image of the front and back of the **check** to the
consumer. The system prints a receipt. Consumers in tests at Chemical
Bank (New York City) reacted positively to the system.

  21/3,K/28   (Item 1 from file: 485)
DIALOG(R)File 485:Accounting and Tax Database
(c) 1996 UMI. All rts. reserv.

00387874
            ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
Rev. Proc. 93-8
Internal Revenue Service
United States. Internal Revenue Service. Internal Revenue Bulletin n1993-2
PP: 13-20 Jan 11, 1993
ISSN: 0020-5761 JRNL CODE: AIRB
WORD COUNT: 6741 LINE COUNT: 613

.09 Section 6695(f) of the Code imposes a $500 penalty on a return preparer who **endorses** or negotiates a refund **check** issued to any taxpayer other than the return preparer. However, a **bank** , as defined in section 581, may accept the full amount of a refund **check** as a deposit in the taxpayer's account for the benefit of the taxpayer. Section 1.6695-1(f) of the regulations clarifies section 6695 of the Code by explaining that the prohibition on a return preparer negotiating a refund **check** is limited to a refund **check** for a return that the return preparer prepared. A preparer that is also a financial institution, but has not made a loan to the taxpayer on the basis of the taxpayer's anticipated refund, may (1) cash a refund **check** and remit all of the cash to the taxpayer or accept a refund **check** for deposit in full to a taxpayer's account, provided the **bank** does not initially **endorse** or negotiate the **check** ; or (2) **endorse** a refund **check** for deposit in full to a taxpayer's account pursuant to a written authorization of the taxpayer. A preparer **bank** may also subsequently **endorse** or negotiate a fund **check** as part of the **check** -clearing process through the financial system after initial **endorsement** . Any income tax return preparer that violates this provision may be suspended from the **Electronic** Filing Program.

SEC. 11. BALANCE DUE RETURNS

.01 All service centers that accept electronically filed returns will accept electronically filed balance due returns.

.02 An...

21/3,K/29   (Item 1 from file: 545)
DIALOG(R)File 545:Investext(R)
(c) 1996 Thomson Financial Networks . All rts. reserv.

03260465
Adobe Systems - Company Report
SHEARSON LEHMAN BROTHERS, INC.
Nelson, D.S., et al
NEW YORK (STATE OF)

DATE: February 24, 93
INVESTEXT(tm) REPORT NUMBER: 1307268, PAGE 2 OF 2, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...EDS-authored front-end software, developed as a
value added tool) to several external customers. In the past, we have
spoken of the importance of **third party** marketers (such as Novell) to
Acrobat's success, because of EDS' huge net of customer contacts, we
consider it a more potentially important partner than...

...and archival services;
this is just one cost to be eliminated via Acrobat. Note: While
customers really want Acrobat for better quality and real time
electronic distribution, it will be justified and purchased largely on
the quantitative promise of immediate cost reduction.

    It should be clear to all by now that Acrobat is very tangible,

and it will ship with **endorsements** from tremendously influential customers and remarketers.

It is possible that Adobe could generate Acrobat revenue in the second quarter, but at this point, we will...

...Inc. makes a market in the securities of Adobe Systems. Any OTC company mentioned herein may not be blue skied in all states; brokers should **check** the FCI system or call the Blue Sky department before placing any order.

Key to Investment Rankings: Numerical rank is a guide to the expected...

21/3,K/30   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 1996 PR Newswire Association Inc. All rts. reserv.

0660158   NE019
EXECUTIVE CHARGED IN ELECTRONIC FILING AND MONEY LAUNDERING SCHEME

DATE: December 16, 1993   18:18 EST   WORD COUNT: 800

...both the 1991 and 1992 tax filing seasons (Jan.- April 15, 1992 and 1993). During the 1991 tax filing season, Hersch caused Quik Tax to **electronically** file 145 false tax returns using completely fictitious names and Social Security Numbers. Hersch obtained refund anticipation loan **checks** from Beneficial **Bank** and **Bank** One made payable
to these non-existent persons. Hersch then caused phony **endorsements** to be placed on the **checks** , and either deposited them into an account he controlled or cashed them.

Refund anticipation loans are loans made by certain banks through tax preparers. A...

21/3,K/31   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0132104
NEW PRODUCTS: Chemical, Barnett Test ATM Imaging
American Banker - February 1, 1993; Pg. 18A; Vol. 158, No. 20
WORD COUNT: 82

TEXT:
Chemical **Bank** in New York and Barnett **Bank** in Jacksonville, Fla., are running ATM test programs that capture and process full **electronic** images of a **check** or bill. The software, which is compatible with NCR's fourth generation ATMs, reads the dollar amount and MICR line of the **check** and encodes and **endorses** the document. Typically, these functions are handled in the back office. For ATM users, the system displays the **check** immediately after it is deposited, ensuring that the **check** was accepted.

21/3,K/32   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0130231
* **Eccho Seeking to Use N.Y. Clearing House**
American Banker - November 10, 1992; Pg. 3; Vol. 157, No. 217
WORD COUNT: 495

BYLINE:
By JEANNE IIDA

TEXT:
...5 million, each bank could have recovered about $800,000
annually through the use of electronic check presentment, the study found.
     According to the study, **banks** could not have caught the other bad
 checks through **electronic** presentment because these were items with
invalid **endorsements** or signatures.

 21/3,K/33   (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0093384
**Bankers Trust Helps Bring Foreign Banks Up to Speed on Requirements of Reg
    CC**
American Banker - November 30, 1988; Pg. 5; Vol. 153, No. 233
WORD COUNT: 731

BYLINE:
By YVETTE D. KANTROW

TEXT:
...been costly. But, he said, the expense
has been worth it. Most foreign customers - especially those that send
Bankers Trust more than half a million **checks**   a year - have been
 endorsing
their **checks** properly. When the **bank** identifies customers that haven't
been doing as well, it communicates **electronically** with a Bankers Trust
office in the customer's area, asking it to review the **endorsement**
guidelines with the problem customer.
     "Initially, we thought that maybe we were going out on a limb here,"
Mr. Craig said in regard to the...

 21/3,K/34   (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0086646
Proposals for Long-Term Improvements to the Check Collection System
American Banker Plus - February 4, 1988; Pg. p; Vol. 153, No. 24
WORD COUNT: 3,974

TEXT:
...future cost and performance trends. Bar
code was chosen as the most promising technology to investigate.
     Several scenarios were developed to outline how bar-code **endorsements**
could be applied by the depository **bank** and used by the paying **bank** to
automate the creation of QRCs. The bar-code itself would be limited to the
nine-digit routing number of the depository **bank** ; with other information
in the **endorsement** in human-readable form to facilitate the handling of

exception items. In order to read the bar-code **endorsements** , paying **banks**
could scan a hand wand, linked to a computer, across each **endorsement** and
generate the routing number for encoding on the strip or the carrier
envelope for each returned **check** , or for inclusion in an **electronic file**
that would accompany the returns to the depositary **bank** (See discussion on
"Speedy Return Plan"). Alternatively, encoding equipment and/or reject
processing equipment could be modified to ...code routing number
and the MICR amount, and encode this information on either a strip or a
carrier envelope. The technology to read bar-code **endorsements** on high
speed reader/sorters also exists, which could eliminate the need for
strips or envelopes, although this approach is currently very costly.
      Another issue...increased number of
endpoints during a shorter period of time.
      From a longer-term perspective, included in the Speedy Return Plan
is the concept of **electronically** capturing the depositary **bank** 's machine
readable **endorsement** information at either the paying **bank** or the first
Federal Reserve office. This captured **endorsement** information would be
 electronically merged with the actual item file for immediate and final
sorting of returns at the returning **bank** or Federal Reserve office. This
data would be **electronically** transmitted through all intermediaries back
to the depositary **bank** along with the returned **checks** . Similar to the QRC
process, this proposal significantly decreases the costs and required
processing windows for return operations because only one **bank** would have
to decipher and record the depositary **bank** 's **endorsement** . The advantage of
the Speedy Return Plan is that **banks** can avoid the use of strips or
carrier envelopes by **electronically** matching the nine-digit routing number
of the depositary **bank** with the MICR-line of thy **check** .
      The Speedy Return Plan concept raises a number of issues. All banks
and Federal Reserve offices using this plan would need to adopt the
necessary...

 21/3,K/35   (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0085946
**Availability of Funds and Collection of Checks; Regulation J: Collection of
    Checks and Other Items and Wire Transfers of Funds**
American Banker Plus - December 31, 1987; Pg. p; Vol. 152, No. 255
WORD COUNT: 7,680

BYLINE:
FEDERAL RESERVE SYSTEM

TEXT:
...a substitute for microfilming checks.
      Further, the Board is requesting comment on a variety of
initiatives, including: (1) the feasibility of a machine-readable
depositary **bank** **endorsement** , possibly by inclusion of a bar code of the
nine-digit routing number, to facilitate further automation of returned
 check processing; (2) the feasibility of an **electronic** clearinghouse
concept; (3) the feasibility of establishing **electronic** clearing zones,

in
which all **banks** in a specified area agree to accept **electronic** presentment
of their **checks** ; (4) further actions that should be considered to address delayed disbursement practices of certain corporations and **banks** ; (5) an alternative method of preparing returned **checks** for automated processing that does not require the MICR-encoding of the returned **check** with the amount and routing number of the depositary **bank** ; and (6) concepts for several potential future Federal Reserve services to depositary **banks** , specifically, a service to ascertain the authenticity of cashier's, certified, and teller's **checks** and a service to communicate information regarding returned **checks** to depositary **banks** prior to the physical delivery of the **checks** . (The **electronic** clearing-house proposal is based
on the eighth proposal listed in the Act.)
        Impact of the Proposal
        Cost impact. The requirements of the Act and...

 21/3,K/36   **(Item 6 from file: 625)**
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0085633
Fed Acts to Curb Check Holds, Expedite Return Items: The Federal Reserve
    Board has published for comment a proposed rule to implement the
    Expedited Funds Availability Act. The proposed rule sets out the
    requirements that banks and other depository institutions make funds
    deposited into accounts available according to specified time schedules
    and that institutions disclose funds availability policies to their
    customers. The proposed regulation also establishes rules designed to
    speed the return of unpaid checks. Excerpts from the proposals follow.
American Banker - December 15, 1987; Pg. 10; Vol. 152, No. 244
WORD COUNT: 7,127

TEXT:
...act.
Regulations to Improve Check Processing
        Section 609(b) of the act (12 U.S.C. 4008(b)) provides that, in
order to improve the **check** processing system, the board shall consider
(among other proposals) requiring, by regulation, that:
(1) Depository institutions be charged based upon notification that a
 check or similar instrument will be presented for payment;
(2) The Federal Reserve **Banks** and depository institutions provide for
 check truncation;
(3) Depository institutions be provided incentives to return items
promptly to the depository institution of first deposit;
(4) The Federal Reserve **Banks** and depository institutions take such
actions as are necessary to automate the process of returning unpaid
 checks ;
(5) Each depository institution and Federal Reserve **Bank**
* Place its **endorsement** , and other notations specified in regulations of
the board, on **checks** in the positions specified in such regulations; and
* Take such actions as are necessary to (i) automate the process of
reading **endorsements** and (ii) eliminate unnecessary **endorsements** ;
(6) Within one business day after an originating depository institution is
presented a **check** (for more than such minimum amount as the board may
prescribe)
* Such originating depository institution determine whether it will pay
such **check** ; and

* If such originating   depository institution determines   that it
will not pay such **check** ,   such originating depository   institution
directly notify the   receiving depository institution   of such
determination;
(7) Regardless of where a **check** is cleared initially, all returned
 checks
be eligible to be returned through the Federal Reserve System;
(8) Federal Reserve **banks** and   depository institutions participate in
   the development and implementation of   an **electronic** clearinghouse
process to   the extent the board determines,   pursuant to the study
under   subsection (f), that such a process is   feasible; and
(9) Originating depository   institutions be permitted to return
unpaid **checks** directly to, and obtain   reimbursement for such **checks**
directly   from, the receiving depository   institution.
      The proposals contained in Subpart C either implement or are closely
related to many of the proposals listed in...

 21/3,K/37   (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0085404
BEFORE THE COURTS: Significant lawsuits before federal and state courts
   that affect the financial services industry and its regulators are
   listed below. This feature is compiled by Charles G. Daley.
American Banker - December 3, 1987; Pg. 8; Vol. 152, No. 236
WORD COUNT: 1,915

TEXT:
...does not apply
to a bank's routine debiting of a customer's accounts, according to a
federal court in Connecticut.
      Union Trust received a **check** from Blue Cross & Blue Shield of
Connecticut made payable to Michiko Fischer. The **check** was apparently
 endorsed by Michiko Fischer and Inez Spain. Believing that Ms. Spain had
 endorsed and cashed the **check** , Union Trust debited Ms. Spain's account
by
$50. As a result of the debit transfer, several of Ms. Spain's **checks**
bounced, and the **bank** imposed fees for insufficient funds. Ms. Spain sued
Union Trust, alleging that her **endorsement** on the Blue Cross **check** was
a
forgery and that the ban violated the **Electronic** Funds Transfer Act and
the Federal Reserve Board's Regulation E.
      Ms. Spain's case was dismissed by the U.S. District Court, which held
. . .

 21/3,K/38   (Item 8 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0037431
Bankers Are Urged to Adopt Standard For Automated Handling of Bad Checks
American Banker - March 28, 1985, Thursday; Pg. 2
WORD COUNT: 756

BYLINE:
By TOM FERRIS

TEXT:

... banking industry for not moving quickly enough to devise a standard for the automated processing of dishonored checks.

"The current manual system of returning dishonored **checks** could be made far more efficient through the application of low-cost conventional technologies which permit the **automatic** reading of **endorsements** ," said Mr. Stern, whose company is a leading supplier of **check** -processing equipment to **banks** .

"All that is needed is the establishment of a standard for a common-language technology."

But while equipment vendors and check printers have proposed standards ...

21/3,K/39   (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 1996 American Banker. All rts. reserv.

0008457
Electronic Returns -- Back Door to Electronic Check Collection
American Banker - July 21, 1982, Wednesday; Pg. 10
WORD COUNT: 1,207

TEXT:

... it on to a customer on an ex-post basis or increase return item charges for all customers.
Legal Issues

Charging back returns through the **endorsement** chain without examining the paper item carries some risk as well since the Fed is unlikely to warranty or guarantee the correctness of the **electronic** item and return. In its review of the **electronic** **check** collection proposal last year, the opinion of the ABA task force was that (1) the Fed should provide a warranty that items are properly payable to protect **banks** against liability for wrongful dishonor of items, and (2) the Fed should provide a warranty that all wires received by **banks** are accurate transmissions of actual **check** information. These concerns apply as well to the **electronic** return program.

Because of the high dollar limit for electronic returns there should be no problem in Fed Wire handling the slightly increased volume. Banks ...

21/3,K/40   (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1996 UMI. All rts. reserv.

0067159   88-25365
New Check Account Rules Cause Confusion, Anxious Moments at Area Banks on First Day
Walsh, Sharon Warren
The Washington Post (Washington, DC, US), v111 n272 sF p1
PUBL DATE: 880902
DATELINE: Washington, DC, US   WORD COUNT: 1,357

TEXT:

  ...had questions; some said
I don't know what you're talking about.' Some branches had better days than others."

In addition to the new **check** -hold rules, beginning yesterday customers were being asked to **endorse** all **checks** in a very specific

spot -- along a 1 1/2-inch space known as the "trailing edge" of the back
of the **check** -- in order to make room for other information the **bank**
needs and to speed the **electronic** **check** -handling process.

But food stores and other retailers who handle millions of checks a
year were caught off guard by the endorsement requirement. When they...

 21/3,K/41   (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01770070
IMAGE CONTINUES TO PENETRATE ALL ASPECTS OF CREDIT CARD PROCESS
Item Processing Report   February 18, 1993   V. 4   NO. 3
ISSN: 1048-5120   WORD COUNT: 927
PUBLISHER: Phillips Business Information, Inc.

... compares the two images for a final decision on what size payment to
apply to the account.

After the batch is keyed and balanced, the **checks** run through a second
time for MICR encoding, **endorsement** and microfilming for permanent
records. The **checks** are boxed for transport to the **bank** , and the
 digital images are deleted from the system.

EuroCard Nederland Installs Image Processing System

Image credit card processing is also being embraced overseas. Eurocard
Nederland recently installed...

 21/3,K/42   (Item 2 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01763148
AT&T UNIVERSAL CARD UPGRADES PAYMENT PROCESSING SYSTEM
Electronic Imaging Report   February 10, 1993   V. 3   NO. 3
WORD COUNT: 876
PUBLISHER: Phillips Business Information, Inc.

...another operator's screen to be keyed again.

If the numbers do not match after two passes, the images of both the stub
and the .check appear in a special function in a last simultaneous
viewing. There an operator compares the two images for a final decision on
what size payment to apply to the account. After the batch is keyed and
balanced, the **checks** run through a second time for micro-encoding,
 endorsement and micro- filming for permanent records. The **checks** are
boxed for transport to the **bank** , and the **digital** images are deleted
from the system. (Robert Kirk, vice president of marketing, BancTec Inc,,
214/450-7739; Mitch Montagna, AT&T Universal Card media relations...

 21/3,K/43   (Item 3 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01621038

... services are going down as more banks offer it. Also, many banks can accept a magnetic tape file containing payment information.

Here's how one **bank** 's positive pay system works. Wells Fargo's Cash Management Services division offers a positive pay service in which the client company transmits **check** issuance data to Wells Fargo by 9 p.m. Pacific Time (PT) on the day the **checks** are issued. Wells Fargo then **electronically** compares **check** issue information to the data captured from the MICR line of **checks** presented for payment each day and creates an exception report of unmatched items. If the serial number and dollar amount don't match the MICR data, or if there is no issue on file, the **check** is marked "refer to maker" and returned unpaid to the prior **endorser** .

The bank can notify the corporation by 7 a.m. PT of the unmatched exception items, allowing the company to review the exceptions and let...

 21/3,K/44   (Item 4 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

01365443
DESPITE OBSTACLES, FUTURE HOLDS PROMISE FOR CHECK PROCESSING

... have to be extremely cautious about putting check information at risk, and systems are clearly going to need multiple security features.

The questionable admissibility of **check** images in a court of law is another roadblock to widespread **check** image use. State laws vary, and no one has even tackled the issue of what happens when **check** images are sent across state lines. Despite these problems, there is still reason to be bullish on image technology for several reasons. The rising costs of transportation will continue to make image an attractive alternative. Regulations continue to put pressure on operations managers to process **checks** more quickly to reduce risk. Also, **electronic** **check** presentment can help **banks** catch those return items due to insufficient funds, stop payments and closed accounts; but those **checks** that lack the proper signatures or are not properly **endorsed** won't be caught until they are returned to the **bank** .
...ISDN

As for current telecom capabilities, a standard leased T-1 telephone line transmits information at a rate of about 1.5 megabits per second...

 21/3,K/45   (Item 5 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1996 Information Access Co. All rts. reserv.

00762272
COMPUTER SECURITY MAKES HEADWAY IN THE UPHILL BATTLE TO SELL COMPUTER

... the dazed journalists present, an analogy was given to explain how the Massachusettes Institute of Technology-developed RSA system handles the encryption and decryption of **electronic** signatures, which like written signatures establish the origin and authority of a message. Imagine a company that wants to send classified information to a number...

... uniquely by that company to sign the document, while the Sanscrit-to-English dictionary relates to the "public key" that is freely distributed so that **recipients** can **check** the authenticity of the document received. RSA's Public Key Cryptosystem, like Computer Security's SafeGuard products, have found their market largely in the banking...

... Data - PLUS - programme, and more good news came as the RSA software - which uses object-oriented techniques in the C and C++ languages - was recently **endorsed** as a standard within the 600,000 user US Internet network that was the victim of the virus unleashed by Robert Morris - now convicted and...

 21/3,K/46   **(Item 1 from file: 655)**
DIALOG(R)File 655:BNA Daily News
(c) 1996 BUR. OF NATL. AFFAIRS INC. All rts. reserv.

00150390
BNA ANTITRUST & TRADE REGULATION DAILY
July 03, 1991
Regulated Industries
SOLICITATION OF POLITICAL CONTRIBUTIONS
IS NOT REGULATED BY N.J. CONSUMER FRAUD ACT
LINE COUNT: 37

... to list the donor's name in a publication to be entitled Who's Who in the Republican Party in return for having $12.50 **automatically** transferred each month from the donor's **bank** account to the NRSC. An enclosed **check** for $25, payable to the **recipient** , would cover the first two months. Details of the plan appeared below the space for the donor's **endorsement** .

    The state charged it was wrongful not to inform potential donors that substantial bank fees would be incurred if and when they halted electronic money...

Author: Helm, S.

Headline: Banks check into image processing   DB: IEE/INSPEC (Computers in Banking)

Date: 1990/03/25

Rank: 30

Source: Computers in Banking

Most Relevant Section:
   Image will revolutionize check processing even more than MICR did some 30 years ago. Some bankers are eager to jump in, even though it s an expensive technology and it's expected to do a log of things that it can't-yet. One of the forces driving image/item processing is that basic check processing technology-perfected in the early 1960s-has begun to reach its limit. Reader/sorter equipment is aging and maintenance and labor costs are rising. Significant improvement for magnetic ink character recognition (MICR) processing does not seem to be forthcoming. Banks are looking for alternatives to reduce the labor intensive check processing environment, and they're looking to image

' loss ratios increased in 1982.   ...

21/3,K/3   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00144943   81-14813
ATM Nets Go National
Myers, Edith
Datamation v27n6 PP: 77 Jun 1981
ISSN: 0011-6963 JRNL CODE: DAT
AVAILABILITY: Photocopy available from ABI/INFORM 1520.00

ABSTRACT: American Express has **endorsed** the networking concept of
automated teller machines (ATMs) by bringing 2 of Instant Teller's (a
California-based ATM network for independent **banks**) ATMs into its gold
card cash dispensing program. Thus, a nonbank is taking **electronic**
banking nationwide. Gold card holders can now access the 2 machines and get
on-line verification for cash dispensing. American Express has also
announced plans for a pilot system in a number of large cities in which
 bank cards will be used in American Express travelers **check** dispensing
machines to obtain the **checks** . Instant Teller is the largest multibank
ATM interchange on the West Coast and believes that service firms such as
American Express have the potential for...

21/3,K/4   (Item 4 from file: 15)
DIALOG(R)File   15:ABI/INFORM(R)
(c) 1996 UMI. All rts. reserv.

00121384   ·   80-15359
Teller in the Supermarket
Anonymous
Data Management v18n7 PP: 21-22 Jul 1980
ISSN: 0148-5431 JRNL CODE: DMG
AVAILABILITY: Photocopy available from ABI/INFORM 2680.00

ABSTRACT: Peoples **Bank** & Trust Co. of Waterloo, Iowa, has become the
first **bank** in the nation to install an unattended **automatic** teller
machine in a supermarket. The terminal, an NCR 1770, is fully **automatic**
 and operates in an unattended mode. Supermarket officials **endorsed** the
installation because it cuts down on **check** cashing and the concern about
bad **checks** .The terminal operates in a shared environment connected to
Iowa Transfer System and can be used by any customer holding a card issued
by an association member **bank** . The installation also provides an
inexpensive way to measure potential support for a Peoples' office in the
neighborhood. **Electronic** banking has been well accepted by Peoples'
customers. **Bank** officials attribute this to 3 aspects of **electronic**
banking: 1. complete confidentiality of transaction amount and type, 2. no
hassles with identification such as driver's license, major credit card, or
signature verification...

21/3,K/5   (Item 1 from file: 16)
DIALOG(R)File   16:IAC PROMT(R)
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04346093
The Jewels Of High-Speed Imaging

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 1866

     ... prime reason' the bank is installing the system is to position it
for exchanging images of returned items with other banks, notes Young.
     Image-based **check**   notification goes one step further than similar
applications that use **electronic** **check** presentment to accomplish the
same goal of early notification. With **electronic**   **check** presentment,
 banks receive only MICR line information in advance of the actual **check**
. While this serves the purpose of advising **banks** of possible problem
items, it does not provide as much information as the image of a whole
 check ' would. 'With **electronic**   **check** presentment, a paying **bank**
 should have everything it needs to place a hold on a **check** and reduce
its risk,' says Hank Farrar, senior vice president of administration for
the New York Clearing House. 'But the information that **banks** receive
with **electronic**   **check** presentment is not complete. **Banks** end up not
being able to take immediate action on 45 percent of those notices,' says
Farrar.   'With an image, a **bank** has everything it would have with a real
 check   , including **endorsements** , and should be able to take appropriate
action' to research and resolve problem items immediately.
     While some of these ancillary benefits of imaging will be...

 21/3,K/6   (Item 2 from file: 16)
DIALOG(R)File   16:IAC PROMT(R)
(c) 1996 Information Access Co. All rts. reserv.

04310952
Banks Plant The Seeds Of Smart Card Success

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 2798

     ... decided to launch a smart card program, we would be ready. We take
our lead from them.'
     Since the experiments of the mid-1980s, the **bank** card association
leaders have moved slowly on smart cards. In September, Visa made a small
step in show of support for smart cards by **endorsing** them as a reliable
way to verify the PINs of cardholders. Emphasizes Christoph Abt, Visa
spokesperson, 'Visa is not, as an association, pushing or encouraging smart
cards.' Indeed, Visa's **endorsement** of smart cards as an effective way to
 check   PINs does not recognize the capability of smart cards to bypass
 electronic   authorization systems and perform authorizations of payments.
'For authorizations, we think the on-line environment is superior to the
smart card environment,' says Abt. 'Right...

 21/3,K/7   (Item 3 from file: 16) .
DIALOG(R)File   16:IAC PROMT(R)
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04181028
New ATM Can "Read" Deposited Check 12/07/92

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 516

...machines (ATMs) that "read" and endorse a deposited check or cash.

The new deposit-processing ATM can scan the deposit, determine if it's a **check** or cash, read the dollar amount and MICR line of the **check** , then encode and **endorse** the document, something previously done by workers in a **bank** 's back office. The ATM captures an **electronic** image of both the front and back of a **check** or bill, and then displays the deposited item to the ATM user so the user knows the ATM has accepted the transaction.

Error checking is...

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Error checking is...

21/3,K/8 **(Item 4 from file: 16)**
DIALOG(R)File 16:IAC PROMT(R)

03888442
CANON INTRODUCES NEW ROTARY FILMER WITH MOVABLE ENDORSER FOR MORE CONVENIENT RECORDING OF CHECKS

News Release May 1, 1992 p. 1

Canon U.S.A., Inc. today introduced its Rotary Filmer 560D (RF560D) featuring a movable **endorser** for more efficient and convenient recording of paid **bank** **checks** . Designed for low- to medium-volume **check** processing environments, the RF560D is ideal for branch operations of commercial **banks** , savings and loans institutions, credit unions, department stores, **check** cashing stores, supermarkets -- virtually any operation that requires high-speed, reliable documentation of **checks** on a regular basis. Compared with rotary filmers in its class, the RF560D, which incorporates Canon's state-of-the-art **electronics** engineering and precision optics technologies, is extremely competitively priced at $3,830. The RF5600 captures every part of a **check** or other item being recorded, producing the highest quality image. Its ease of use is highlighted by a built-in autofeeder that **automatically** feeds, films and **endorses** up to 500 **checks** per minute. It is also conveniently designed, with a control panel with all operations and indicators in one place, film loading and removal from the front and a Count-Only mode that counts the **checks** when the film function is turned off. With the movable **endorser** , the RF560D conveniently positions the **checks** horizontally or vertically, meeting all the requirements set by the Federal Reserve Board. A six-digit recording date and a custom-designed cancellation impresssion are stamped on the back of each **check** after filming.
...

21/3,K/9 **(Item 5 from file: 16)**
DIALOG(R)File 16:IAC PROMT(R)

03212196
Bell & Howell Introduces MicroTrak CX (TM) Camera

Author: Unknown

Headline: BANKS SEE PENNIES SAVED, PENNIES EARNED FROM NEW IMAGING   DB: NewsNet5 (THE REPORT ON IBM)

Date: 1990/03/21

Rank: 8

Source: THE REPORT ON IBM

Most Relevant Section:
   At least two of the six banks that helped IBM develop its new image-based check processing system expect major cost-savings from the technology in the long run, despite a fairly steep initial investment, executives told The Report On IBM. They hope the system may also lead to new financial services product opportunities.

Author: Unknown

Headline: XEROX PAPERWORKS CONTROLS WINDOWS   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1992/03/25

Rank: 9

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:

The creativity at Xerox Corp's world-famous Palo Alto Research Center is by no means exhausted, despite the fact that the fortunes that have been made out of its best ideas have enriched others rather than Xerox. Its latest ingenious idea is a single sheet of paper that you insert in any facsimile machine, dial up your computer - or that of an information provider, and get it to execute the commands you've printed on the paper. Xerox describes PaperWorks as a personal communications and productivity tool for retrieving, storing, distributing and organising documents without being in reach of their personal computer. To access a micro running Microsoft Windows 3.0 remotely, users make simple check marks in boxes and write names on one-page PaperWorks forms, and then fax the forms to the micro, which carries out specified instructions. To retrieve documents, a user indicates the document to be accessed, then faxes the form to a machine equipped with a fax board. PaperWorks automatically returns the desired document to the remote fax machine. PaperWorks will function only with forms created on the specific personal computer that is the target - but one key application would seem to be interrogating information bases operated by third parties for computer-phobic individuals. The system also enables users to distribute documents to multiple locations by using a send form that lists the desired recipients: the form is then placed in front of the document to be sent and is faxed to the users home personal computer, which then faxes the document to the intended recipients. No form? Fax a blank sheet of paper to PaperWorks, which will then automatically fax back a starter form. Key to the system is encoding marks called glyphs, which contains far more information in a given space than bar codes; PaperWorks costs $250, now.

Author: Unknown

Headline: DATAPOINTS CALL DISTRIBUTION SYSTEM STARS IN MIDLAND   DB: NewsNet6
(COMPUTERGRAM INTERNATIONAL)

Date: 1989/10/02

Rank: 10

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
   Midland Bank Plc yesterday introduced a completely new bank, Firstdirect, to the UK market - but it is a bank with a difference. Firstdirect is the UK's first bank based solely on personal contact over the telephone and will operate - round the clock, seven days a week - as a separate division of the Midland Bank, providing customers with a full service, including cheque and savings accounts, personal loans, mortgages, insurance and bill payments. Additionally, it offers competitive rates of interest and cheque account customers receive an overdraft facility and an all-in-one #100 cheque guarantee, cash machine and Switch debit card. Customers can call Firstdirect 24 hours a day at local rates and are connected immediately to one of the 150 trained Banking Representatives at the central operation centre in Leeds. A comprehensive security system is in operation, but wouldn't be secure if Midland described it. Research carried out for the Midland group by MORI indicated that a banking service of this kind would interest 27% of customers. Extensive testing using prototyping and workshop techniques has been carried out on the different computer systems used by Firstdirect, which can be grouped into three types: the Call Centre which utilises a sophisticated Front End Banking System to give instant access to customer's details; a main banking system which operates the accounts and provides access to the automatic teller machine network; and third party support systems that support ancillary operations like card and mortgage process-ing. The transaction processing systems already existed and proved relatively straightforward to amend, but the Front End system was more difficult to develop as the branch had to be removed completely from the operation and direct acc ess to customer data had to be made possible. It is understood that Datapoint's Automatic Call Distribut ion System, ACD86 is used with the Edge telemarketing software developed by Cerritos, California-based Coffman Systems running on a dual Ultimate...

Author: Unknown

Headline: PENMANSHIP PAYS OFF   DB: NewsNet11   (INFORMATION WEEK)

Date: 1993/04/12

Rank: 11

Source: INFORMATION WEEK

Most Relevant Section:
American Banker, April 6, p. 3. Huntington Bancshares Inc. has become the first U.S. bank to sell its check imaging system, which enables computers to read the handwriting on checks. For example, the bank is charging a per-item processing fee for handling some 100,000 coupons monthly for a consumer products company. Huntington uses Unisys Corp.'s check processing and imaging system for reading handwritten check amounts. Huntington Finds Its Handwriting Reader A Source Of Fees, Barton Crockett.

Author: Unknown

Headline: TRW BACKS OUT OF IBM IMAGE DEAL   DB: NewsNet5 (THE REPORT ON IBM)

Date: 1991/02/13

Rank: 12

Source: THE REPORT ON IBM

Most Relevant Section:
  TRW's move puts a snag in Big Blue's aggressive imaging strategy, especially since the high cost of imaging systems prevents smaller banks from using the technology, according to analysts.

Author: Unknown

Headline: GUPTA ENDORSES IBM's VISION OF A WORLD OF MVS   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1990/07/16

Rank: 13

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:

Umang Gupta, chairman of Menlo Park, California-based Gupta Technologies Inc, has been in London to promote his company's approach to the client-server architecture among corporate data processing managers. In particular he was speaking about personal computer links to IBM's DB2 database, which Gupta says has a 95% market share of the mainframe database market, while Oracle is in pole position in the multi-user market. Gupta intends to offer co-operative processing, at the personal computer level, with Oracle and DB2. By co-operative processing he said he meant running application programs on personal computers that could transparently access databases on the mainframe and minicomputer via SQL. Gupta believes that while dumb terminals will, in the corporate environment, be replaced by smart personal computers, data will remain centralised. He argued that cost will not be a factor in this front end system change, rather it will be driven by graphical user interfaces. In his opinion graphical interfaces are set to take off in a big way in the service industries. He suggested that the time will soon come when customers will be able to choose their own plane seat by pointing to a picture of the interior of the plane on a personal computer screen; he added that it is also not beyond the realms of possibility to believe that one day people will sign cheques on a personal computer screen, eliminating the need for cheque books and cards altogether. However, he maintains that for security reasons, information has to be kept centralised. Gupta is working towards an environment where processing is done locally with the database remaining central. This strategy emphasises SQL back-ends, since Structured Query Language makes it possible to develop local area network database servers, enables the development of engine-independent application tools and provides unified access to micro, mini and mainframe databases. However, as Gupta pointed out, SQL is not a programming language - you can't simply plug in a SQL system and...

Author: Moore, J.B.

Headline: Banks, thrifts fail to include bulk filing in cost-saving plans   DB: IEE/INSPEC (Bank Systems & Equipment)

Date: 1983/04/20

Rank: 14

Source: Bank Systems & Equipment

Most Relevant Section:

While institutions make progress towards automating cheque processing operations, more than 50% have yet to adopt bulk filing. The development of cheque truncation/safekeeping programs has failed to evolve as expected in the late '70s. At present, only 17% of commercial banks support any kind of retail safekeeping program. Bulk filing sorts items by statement cycle and files them by account order sequence, by data paid, or any other required sequence. The direction of the sorting process is performed by an 'image file' located in the host system. Microfilm or microfiche records are almost always used to reference an item or obtain photocopies. Bulk filing provides for significant cost savings in processing time, equipment utilization and personnel. It's only a matter of time before growing cheque volumes and rising costs force most banks to introduce this practice

Author: Unknown

Headline: IBM PUTS CHEQUE PROCESSING INTO CHECK SOLUTIONS CO   DB: NewsNet6
(COMPUTERGRAM INTERNATIONAL)

Date: 1990/11/21

Rank: 15

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:

Following its decision to put its automatic teller machine business into a joint venture with Diebold Inc, IBM is stepping back its commitment to another secondary activity in the banking market, and has to put its cheque processing systems business into a joint venture with the Check Consultants Inc subsidiary of First Tennessee National Corp, pending bank regulatory approval. The two will form a general partnership to provide integrated cheque processing systems under the name Check Solutions Co, based in Memphis, Tennessee. The partnership will develop new and enhance existing, cheque and cheque imaging software based on IBM's Check Processing Control System for the IBM389X/XP family of reader sorters; offer systems implementation services; maintain software, and offer training. Check Solutions will be jointly owned by IBM and First Tennessee; no other details revealed.

Author: <None>

Headline: Minis broaden bank's service offerings   DB: IEE/INSPEC (Computerworld)

Date: 1985/03/16

Rank: 16

Source: Computerworld

Most Relevant Section:

Delaware Trust Co. in Wilmington claims to have gotten an edge on its competitors by offering such services as real estate listings, class action lawsuit processing and investment custody programs. Those services are possible because of the firm's use of an in-house computer network built around two Hewlett-Packard HP3000 systems. The network was built up over roughly seven to eight years, starting with an IBM mainframe. Delaware Trust's hierarchical network has automated the bank's daily activities and enabled it to offer a variety of time-sharing services to professional organisations. The bank's IBM 3031 mainframe handles a number of large data bases, item processing and bulk check filing. The next level consists of the HP3000 III, with 1M byte of memory, and the HP3000 Series 48, with 4M bytes of memory. The bank has developed a library of applications for the HP3000s, many of which were written for in-house banking applications. Other specialised packages have been developed to allow the bank to offer services to a variety of professional groups. The bank is so pleased with its HP3000s that it is considering the purchase of a third HP3000 to meet increases in demand and the needs of a planned automated credit card application processing system

Author: Jaffe, M.O.

Headline: Smaller banks, seeking speed, savings, turn to in-house methods   DB: IEE/INSPEC (Bank Systems & Equipment)

Date: 1984/10/20

Rank: 17

Source: Bank Systems & Equipment

Most Relevant Section:

   Smaller banks and thrifts are discovering that they can process their checks in-house in a faster and less costly way than farming them out to service bureaus or correspondent banks. More financial officers are changing their posture, and, as a result, they are contributing to a widening of the market for check processing software. One type of system generating great interest among banks and thrifts is one that analyses the speed and costs of various transportation networks and determines the optimal clearing process for checks. The lower price points of hardware and software today are among.the major influences on community banks to move away from service bureaus. Suppliers of check processing software are aiming at specific solutions to bank problems: control and efficiency of operation, cost reduction in software development, improved reporting of data, widened processing windows for improved collections, maximised flexibility in the sorting and editing of documents and automation of labour-intensive tasks that are extremely expensive. Because developing technology has given users greater command of the check processing environment many financial institutions are developing their own cost-effective in-house systems

Author: Unknown

Headline: DASSAULT HOPES FOR BIG SOVIET BANK PACT   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1989/04/19

Rank: 18

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
  Electronique Serge Dassault SA of Paris is pitching for a contract worth several hundred million dollars to computerise branches of the largest Soviet savings bank, Agence France Presse. The French company has an agreement for a pilot system, covering computer terminals, cheque-handling equipment and automated teller machines, due to go live at three branches of the Sberbank savings bank in Moscow during May, and the bank will then decide on whether to go ahead on a major multi-year implementation. Serge Dassault is also negotiating with other Eastern European banks to provide automated teller machines and electronic payment terminals.

Author: Unknown

Headline: VERSANT HAS INTERACTIVE GRAPHICAL C++ TOOL SET   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1992/04/23

Rank: 19

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
   Menlo Park, California-based Versant Object Technology Inc has come out with the Versant Interactive C++ Tool Set, the first C++ software system for developing graphical end-user business applications in object-oriented environments. The Interactive C++ Tool Set is also designed to add interactive graphical interfaces to existing C++ applications and to support multimedia, workgroup and second-generation client-server applications. The company claims that it is the first graphical tool set specifically designed to make C++ code re-use a practical reality. The Tool Set is tightly integrated with the Versant object database, providing a delivery environment and enab ling developers to take full advant age of the client-server features in the database, including check-out and check-in to personal and group databases and versioning. It works with standard OSF/Motif and third party C++ class libraries. It in cludes an interpreted C++ subset that excludes the more complex feat ures of C++ for initially defining classes. It consists of Versant Screen, a tool that enables users to create highly interactive applications; the Interactive Object SQL uses SQL-like statements to access and manipulate objects within the Versant database and Versant Report interactive report generator. Screen and Interactive Object SQL are currently available; Report will be out next quarter. No prices or details of the hardware environments that are supported were given by Versant.

Author: Unknown

Headline: Unisys Corp has won a $56m 10-year facilities management   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1992/10/02

Rank: 20

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
   Unisys Corp has won a $56m 10-year facilities management contract from California Republic Bank of Bakersfield: Unisys will assume responsibility for all of the bank's information systems functions, which include host and cheque processing, application support, cheque research, courier service, data communications, workstation support and branch automation support, and Unisys will also take over the bank's microfiche services business; the bank's Bakersfield data centre with its two mainframes will become the basis for a Unisys data centre for its current and future customers.

Author: Unknown

Headline: COMPUTER SECURITY MAKES HEADWAY IN THE UPHILL   DB: NewsNet6 (COMPUTERGRAM INTERNATIONAL)

Date: 1990/02/27

Rank: 21

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
   To give a measure of the time-periods involved, Foord reckons that one of its top level codes would require eight years' processing on a Cray 1 supercomputer to crack. The Computer Security range of hardware and software products for personal computers to mainframes has recently been supplemented by that of Redwood City, California-based RSA Data Security Inc, whose products it is now marketing in Europe. Computer Security explained that the effectivenes of RSA's encryption software is based on the difficulty of factorising prime numbers - which may sound like a conjurer explaining one trick by performing another. For the benefit of the dazed journalists present, an analogy was given to explain how the Massachusettes Institute of Technology-developed RSA system handles the encryption and decryption of electronic signatures, which like written signatures establish the origin and authority of a message. Imagine a company that wants to send classified information to a number of parties over a wire. In the analogy, this company is provided with an English-to-Sanscrit dictionary - the only one in the world, and belonging uniquely to that company. The signature, which may be composed of a number of elements, is translated into Sanscrit and sent to the appropriate parties, each of whom has a Sanscrit to English dictionary. In this way, they can convert the signature back to English, but in order to reproduce the original Sanscrit signature, they would need to go through the whole of their one-way dictionary to translate each element - a virtually insuperable task. In the RSA Key Cryptosystem, the English-to-Sanscrit dictionary corresponds to the "private key", used uniquely by that company to sign the document, while the Sanscrit-to-English dictionary relates to the "public key" that is freely distributed so that recipients can check the authenticity of the document received. RSA's Public Key Cryptosystem, like Computer Security's SafeGuard products, have found their market largely in the banking and fin-ancial se...

Author: Puttre, Michael

Headline: Check-processing system touted as the future of banking -- Unisys banks on imaging   DB: Microcomputer Abstracts Indexes (MIS Week)

Date: 1989/10/09

Rank: 22

Source: MIS Week

Most Relevant Section:
Reports that Unisys Corp. will release the Image Item Processing System ($NA), an image-based check-processing system for large banks. Says the system wil involve the DP 1800 check-processing system, a new Image Processing Module, OS/2-based Unisys IW 800 workstations on an Ethernet local area network (LAN) as front end, and a Unisys V series host processor. Discusses how the the proofing center can boost productivity in banks. Includes one photo.

Author: Unknown

Headline: North Carolina-based bank holding company Wachovia Corp has   DB: NewsNet6
(COMPUTERGRAM INTERNATIONAL)

Date: 1991/10/28

Rank: 23

Source: COMPUTERGRAM INTERNATIONAL

Most Relevant Section:
  North Carolina-based bank holding company Wachovia Corp has announced a strategic partnership with NCR
Corp to test NCR's new image-based item processing system which automatically scans and reads checks to
process proof of deposit (POD) transactions: the partnership will enable the pair to validate NCR's design approach
and implementation of an image-based POD processing system as well as verifying the technology's perfomance
levels.

Author: Rihaczek, K. ,TeleTrusT, Bad Homburg, West Germany

Headline: TeleTrusT-OSIS and communication security   DB: IEE/INSPEC (Computers & Security)

Date: 1987/06/23

Rank: 24

Source: Computers & Security

Most Relevant Section:

   TeleTrusT is an international group supported by cost 11ter, Brussels, to promote consensus on how to equip payment and communication systems subscribers so that those systems can be open to anyone, allow any connection and still be secure against misuse. The answer given is to let a hierarchically structured, offline trusted third party issue to the subscribers computer active tokens, which can authenticate their owners and can communicate with each other securely by applying certified signatures that can be authenticated to access control information, messages and money orders. The original project intention was to provide information services, banks and their common customers with the means to order and receive information and pay for it online by electronic cheques. Thus partners would not need to be contractually known to each other to do business. This was considered as a prerequisite for a free market. The group recognized that this scheme can be generalized to communication systems in which the parties are contractually associated as well as media independent payment, identification, access control and authorization systems

Author: <None>

Headline: Check processing software review   DB: IEE/INSPEC (Bank Systems & Equipment)

Date: 1984/10/20

Rank: 25

Source: Bank Systems & Equipment

Most Relevant Section:

The Mini-Check System (MICR) from Computer Development Services captures 1000 items per minute. Four check processing systems from J.D. Carreker and Associates Inc., feature float pricing, float analysis, check clearing optimiser and cash letter management control. The ADMAN system from Lewis, Wood & Associates Inc., processes adjustment items. The TRACE system from Pegasystems Inc., automates the tracing/adjustment process. The Integrated Transaction Management System 2000 from Florida Software Services handles proof of-deposit and remote capture. Check processing is one part of Scudder/Computrol's Master Financial System. The Survival Check System from Viable Information Processing Systems Inc., allows emergency processing at other banks. Supersort/1255 from G.G. Pulley & Associates offers on-line fine sorting and bulk filing. Disc Inc's ARP (Account Reconciliation Package) meets varied needs. Pearl Data Systems offers its Mighty-Fine Sort for Bulk Filing or Transaction Sorting in four versions. The micro-TCO from University Analytics helps to clear transit items. Smith Weiss Deker Inc., is ready to install its Comprehensive Banking System on the IBM System 38 computer. Directions Inc., offers an on-line transaction sorting and bulk filing system. Video Image Processing from Software Alliance Corp. allows you to take an 'electronic picture' of a document. Video terminals control and operate reader/sorters in UCCEL's SUPER MICR, a complete item processing, capture and reporting application for use within diverse banking environments

Author: Maloney, P.

Headline: The stakes are huge in imaging (check processing)   DB: IEE/INSPEC (United States Banker)

Date: 1989/12/24

Rank: 26

Source: United States Banker

Most Relevant Section:
   Check-processing equipment is getting close to replacement age at many banks across the country, forcing managements to face a formidable decision: whether or not to go the imaging route. Imaging as a method of check processing is still in its infancy and bankers have little experience on which to base their decisions. If they opt for imaging, they will have to plop down at least $3 million to install a system, and if they opt out and install tried-and-true methods, in a few years they may find themselves far behind their competitors. The purpose of imaging is to make the job of check processing more efficient by eliminating as much human input as possible. Both the Unisys and IBM imaging systems do that by reversing the order in which checks are processed. With imaging, the checks are first run through a reader/sorter, and a digital image of the check is lifted by a camera. From then on, there is virtually no movement of paper because employees work from images on screens

Author: Ghosh, S. ,Div. of Eng., Brown Univ., Providence, RI, USA

Headline: NOVADIB: a novel architecture for asynchronous, distributed, real time banking modeled on loosely-coupled parallel processors   DB: IEE/INSPEC (Conference Proceedings 1991 IEEE International Conference on Systems,)

Date: 1991/11/07

Rank: 27

Source: Conference Proceedings 1991 IEEE International Conference on Systems,

Most Relevant Section:

The author observes that the banking process may be mathematically mapped to a discrete-event simulation system wherein deposits, withdrawals, and transfers may be modeled as events that are introduced into the system asynchronously. An architecture, NOVADIB, is proposed for the check processing subsystem of the Federal Reserve System. It distributes the processing to multiple concurrent cooperating computers at many sites to achieve real-time transaction processing. A user's most recent account balance and the banking privileges of withdrawal, deposit, and transfer are available transparently at any bank within the USA. The ability to initiate multiple transactions corresponding to a single account, simultaneously in time, at different geographical points, is permitted by NOVADIB. NOVADIB guarantees the accuracy of every transaction. The NOVADIB architecture requires that the banking nodes be connected through a ring network. Performance analysis indicates that this approach achieves a very high throughput for transaction processing

Author: Miller, D.

Headline: Image technology, micros will impact processing methods (in banks)   DB: IEE/INSPEC (Bank Systems & Equipment)

Date: 1984/12/20

Rank: 28

Source: Bank Systems & Equipment

Most Relevant Section:
   Although electronic funds transfer systems are growing in importance, checks will continue to serve as a significant transaction medium despite a leveling off or downward trend in their numbers. But as the cost of storage drops and technology advances, image processing will make inroads in the banking industry. The ability to slash costs in this labour intensive area and trim postal bills makes image technology more appealing to banking executives. Additional equipment methods designed to speed check processing, such as microcomputers, will help ease the paper burden in the future. As the cost of checking accounts continues to climb, many consumers may be more willing to consider receiving an image or numbered statement rather than a check. However, it will take intensive educational efforts to propel customers in that direction

Author: de Crouy-chanel, H. Victor, T. McClung, C.R.

Headline: WORKSIM: a work flow simulation program   DB: IEE/INSPEC (Bulletin of the Institute of Management Sciences)

Date: 1971/10/09

Rank: 29

Source: Bulletin of the Institute of Management Sciences

Most Relevant Section:

WORKSIM provides line managers with an evaluation of the economic impact of alternative structural changes in transaction based processing systems. It has been successfully applied to model the unique production characteristics of check processing in banks. WORKSIM, driven by the input profiles of work entering the system, projects (1) work flows through a network of work centers, (2) queueing at individual work centers, (3) manpower and equipment utilization, (4) late completions, and (5) system costs. The individual work centers and their interrelations are defined separately via input data such as process rates and delays, priority and capacity allocation rules, and routing of completed work. Results are presented of an application which identified $1 million annual savings in a bank check processing operation. A comparison of pilot versions coded in PL I, Dynamo and GPSS is included